A Study of Employee Relocation Policies Among Major U.S. Corporations—1981

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Sponsored By:
Merrill Lynch
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Introduction

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INTRODUCTION

This report contains the results of the Ninth Annual Survey of Corporate Relocation Policies sponsored by Merrill Lynch Relocation Management Inc. This survey of 1980 relocation policies and practices was designed and conducted by Hagen Marketing Research Inc. Many of the questions in this survey were similar to those asked in previous surveys. Where possible, year to year comparisons were made. In addition, several new topics of interest were examined for the first time.

STUDY OBJECTIVES

The objectives of this survey were to obtain information concerning employee relocation policies of major U.S. corporations in order to help those responsible for establishing and implementing their companies' policies. To meet these objectives, the survey addressed the following topics:

1. Total number of employees relocated during 1980 and a comparison with employees transferred in 1979.
2. Number of employees transferred in 1980 who were women.
3. Anticipated number of transfers in 1981.
4. Total number of homeowners transferred in 1980.
5. Corporate policies regarding the disposal of transferred employees' former living quarters.
6. Expenses incurred in disposing of relocated employees' former living quarters which were reimbursed and limitations on those reimbursements.
7. Companies which provided equity loans or advances to transferred homeowners.
8. Problems experienced in connection with relocated employees disposing of their former living quarters.
9. Expenses incurred in connection with transferred employees purchasing a new home which were reimbursed and limitations on those reimbursements.
10. Problems experienced by relocated employees in getting mortgages and steps taken by corporations to alleviate this difficulty.
11. Corporate policy on direct mortgage assistance programs.
12. Companies which provided Mortgage Interest Differential Allowances (MIDA) to transferred homeowners, how the programs were implemented and methods of payment.

13. Expenses reimbursed for non-homeowners (renters) who were relocated and what corporations were doing to help them find rental units.
14. Non-real estate-related expenses which were reimbursed including:
    - A. House hunting trips.
    - B. Temporary living.
    - C. Shipment of household goods and the responsibility for making shipping arrangements.
    - D. Additional allowances for incidental expenses.
    - E. Additional tax liability resulting from the payment of non-deductible expenses.
15. Whether relocated employees were assisted with Cost-of-Living Allowances (COLA), how the programs were implemented and methods of payment.
16. Corporate policy on providing job finding assistance for working spouses of relocated employees and type of assistance offered.
17. Whether new professional hires or new college graduate hires were eligible for the same reimbursements as current employees being relocated and reimbursements for which they were eligible.
18. Transfer of employees on short-term assignments (either domestically or internationally) and the kind of assistance provided.
19. An estimate of employees who refused transfer for any reason.
20. Recent changes in corporate relocation policy and changes planned for 1981.

STUDY PROCEDURE

Respondents for this survey were selected from among firms in *Fortune* magazine's top 1,000 industrial companies plus selected firms in *Fortune's* "top 50" list of non-industrial firms. Many of the firms interviewed were also contacted in previous years. Those firms interviewed who requested a copy, received a report of the findings directly from Merrill Lynch Relocation Management.

All interviews for this study were conducted by long distance (WATS) telephone from a central location in New Jersey. Prior to conducting the full-scale study, questions were carefully pre-tested to insure accurate results. Individuals interviewed at each firm were those who stated their primary concern was the administration of their company's policy regarding the relocation of employees. A total of 605 interviews were conducted between January 9 and February 18, 1981.

REPORT PRESENTATION

The results of this study have been presented by type of industry and number of relocated homeowners so comparisons could easily be made. Listed below are the number of respondents in each category:

Industry Group

	NUMBER OF INTERVIEWS		
	1980	1979	1978
Petroleum and Gas	32	34	24
Food Preparation and Distribution	45	52	54
Metals	33	25	23
Mining	7	6	10
Industrial Machinery and Equipment	88	74	47
Banking, Finance, Accounting and Insurance	60	85	89
Retail and Wholesale	11	20	15
Transportation	17	24	46
Utilities	29	33	35
Aeronautics, Space and Electronics	32	31	8
Business Machines	20	17	12
Chemicals and Plastics	43	32	38
Pharmaceuticals and Cosmetics	15	14	16
Hardware, Appliances and Housewares	20	13	28
Wood and Paper	29	28	28
Rubber and Rubber Products	7	5	7
Textiles, Clothing and Carpeting	28	24	15
Publishing and Printing	11	18	19
Automotive	17	20	21
All Others	61	52	68

Number of Transferred Homeowners

	NUMBER OF INTERVIEWS		
	1980	1979	1978
Under 25	273	252	223
25- 49	108	97	96
50- 99	76	99	107
100-249	89	95	116
250-499	35	31	41
500 or More	16	20	20
Not Stated or Unknown	8	13	—
Total Firms Interviewed	605	607	603

Summary of Findings

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SECTION I

EMPLOYEE TRANSFER EXPERIENCE IN 1980

The average firm interviewed in this year's survey relocated 124 employees, a decline of about 13% from the 143 transfers reported last year. This was the second consecutive year in which firms reported a decline in transfer activity.

By industry, those companies with the largest number of transferred employess were in Business Machines (342), Rubber and Rubber Products (262), Petroleum and Gas (242), Hardware, Appliances and Housewares (239) and Transportation (216). Companies with the lowest number of transferred employees were in Mining (16), Metals (62), Publishing and Printing (66) and Industrial Machinery and Equipment (67).

While there was an overall decline in the average number of transfers compared with both last year and the year before, two industries reported significant increases. Companies in Publishing and Printing increased their transfer activity by 50% while those in Hardware, Appliances and Housewares were up 27% over 1979. Companies in Automotive (off 34%) showed the largest decline in transfer activity.

Average Number of Employees Transferred

	1980	1979	Change
Petroleum and Gas	242	228	+ 6
Food Preparation and Distribution	94	107	−12
Metals	62	67	− 7
Mining	16	17	− 6
Industrial Machinery and Equipment	67	74	− 9
Banking, Finance, Accounting and Insurance	131	131	0
Retail and Wholesale	183	262	−30
Transportation	216	199	+ 8
Utilities	121	128	− 5
Aeronautics, Space and Electronics	154	178	−13
Business Machines	342	397	−14
Chemicals and Plastics	124	123	+ 1
Pharmaceuticals and Cosmetics	142	142	0
Hardware, Appliances and Housewares	239	188	+27
Wood and Paper	96	92	+ 4
Rubber and Rubber Products	262	282	− 7
Textiles, Clothing and Carpeting	73	83	−12
Publishing and Printing	66	44	+50
Automotive	150	229	−34
All Other	79	96	−18

Expectations for 1981

Looking ahead to 1981, 48% of the companies surveyed expected to transfer about the same number of employees as in 1980. Eighteen percent of the companies surveyed said they will have an increase in 1981; however, 33% said they will have a decrease. The number of firms anticipating a decrease in transfer activity was the same percentage as last year and remained at the highest level since this annual survey was first conducted in 1972.

Women Transfers

About 11% of the firms surveyed had no record of women relocated in 1980. Among firms who did, the average firm transferred six women. Only 15% of the firms transferred more than ten women. Approximately 5% of all employees transferred by firms in 1980 were women.

Homeowner Transfers In 1980

Of the 124 average number of employees transferred by the firms interviewed in this survey, 82 (66%) were homeowners. This continued an apparent trend toward more transfers being homeowners.

Percent of Total Transfers Who Were Homeowners

1980	1979	1978	1977
66	66	64	62

Homeowner Transfers as a Percent of Total

	1980 All Transfers	1980 Homeowner Transfers	1980 Percent Homeowners
Petroleum and Gas	242	167	69
Food Preparation and Distribution	94	63	67
Metals	62	44	71
Mining	16	14	88
Industrial Machinery and Equipment	67	51	76
Banking, Finance, Accounting and Insurance	131	68	52
Retail and Wholesale	183	123	67
Transportation	216	123	57
Utilities	121	87	72
Aeronautics, Space and Electronics	154	103	67
Business Machines	342	144	42
Chemicals and Plastics	124	92	74
Pharmaceuticals and Cosmetics	142	120	85
Hardware, Appliances and Housewares	239	206	86
Wood and Paper	96	69	72
Rubber and Rubber Products	262	112	43
Textiles, Clothing and Carpeting	73	45	62
Publishing and Printing	66	48	73
Automotive	150	133	89
All Other	79	48	61

SECTION II

COMPANY POLICIES REGARDING TRANSFERRED EMPLOYEES

Policy to Dispose of a Transferred Employee's Former Living Quarters

Nearly all firms (96%) provided relocated employees with some form of assistance in disposing of their former living quarters. Forty-seven percent employed an outside relocation firm or bank which offered to purchase the employee's home, and 35% had a policy whereby the employee arranged for the sale of his or her home but was reimbursed for some or all of the home sale expense.

The percentage of companies using a relocation firm or bank to purchase the transferred employee's home has increased significantly, and this is now the most frequently used policy.

Industries with the most generous policies toward disposing of an employee's former living quarters were Mining (86% either employed on outside firm or offered to purchase the employee's home), Petroleum and Gas (85%), Utilities (80%), Automotive (77%) and Business Machines (75%).

Industries with the most limited policies included Rubber and Rubber Products (where 86% had the employee arrange for the sale and reimbursed some or all of the home sale expenses and only 14% employed a relocation firm or bank) and Textiles, Clothing and Carpeting (where 25% employed a relocation firm or bank, 11% offered to purchase the employee's home and 11% gave the transferred homeowner no assistance in the sale of the home).

Policy to Dispose of Former Living Quarters by Year of Survey

	PERCENT OF FIRMS				
	1980	1979	1978	1977	1976
The employee must arrange for the sale of his/her own home but is reimbursed for some or all of the home sale expenses and may or may not be guaranteed against loss	35	43	43	43	46
The company employs an outside firm or bank which offers to purchase the employee's home	47	41	38	36	34
The company offers to purchase the employee's home	14	11	12	12	11
The employee is not given any assistance or reimbursement	4	5	6	8	7
All other policies	—	—	1	1	2
TOTAL	100	100	100	100	100

Policy to Dispose of Former Living Quarters by Number of Transferred Homeowners

	NO. OF TRANSFERRED HOMEOWNERS PERCENT OF FIRMS					
	Under 25	25-49	50-99	100-249	250-499	Over 500
The employee must arrange for the sale of his/her own home but is reimbursed for some or all of the home sale expenses and may or may not be guaranteed against loss	49	31	12	21	31	—
The company employs an outside firm or bank which offers to purchase the employee's home	33	54	63	62	54	75
The company offers to purchase the employee's home	12	12	20	16	11	25
The employee is not given any assistance or reimbursement	5	2	5	1	3	—
TOTALS	100	100	100	100	100	100

As in previous studies, the more employees a firm relocated, the more likely the firm was to use a relocation firm or bank to purchase the transferred employee's former home. For firms relocating less than 25 employees per year, only 33% reported using an outside firm, while over 50% of the firms relocating over 100 homeowners retained an outside firm to assist their relocated employees. The gap, however, in the level of programs offered transferred employees by the large and small mover continued to narrow.

In the case of the largest movers (those with over 500 transferred homeowners), there appeared to be a significant increase in the number of firms using a relocation firm or bank and in those offering to purchase the employee's home outright. Considering the small number of firms in this category, however, year to year fluctuations in the data can be considerable; no discernible shift in approach was observed.

Specific Expenses Reimbursed When Employees Disposed of Their Former Homes

When employees arranged for the sale of the home independently, firms generally were more generous in reimbursing for Brokerage Commission (84%), Other Normal Closing Costs (75%), Duplicate House Carrying Expenses (62%) and Mortgage Prepayment Penalty (60%). On the other hand, they were less likely to reimburse for Loss on Sale Below Investment (11%), Loss on Sale Below Fair Market Value (32%) and Maintenance, Repair or Remodeling (21%).

For direct reimbursement programs only, respondents were asked whether or not their firms reimbursed employees for the added tax liability resulting from payment of non-deductible home sale expenses. Forty-eight percent of the firms with policies where the employees must arrange for the sale of their homes said they provided tax adder payments on home sale reimbursements in one manner or another.* This is up slightly from the 47% reporting this policy last year.

Reimbursed Expenses

	PERCENT WHICH REIMBURSE			
	1980	1979	1978	1977
Duplicate House Carrying Expenses	62	65	58	53
Mortgage Discount Points (Seller)	53	45	42	39
Brokerage Commission	84	82	80	75
Mortgage Prepayment Penalty	60	60	63	51
Maintenance, Repair or Remodeling	21	17	19	13
Loss on Sale Below Fair Market Value	32	29	34	32
Loss on Sale Below Investment	11	11	15	18
Other Normal Closing Costs	75	76	68	70
Tax Adder	48	47	NA	NA

Only 31% of all firms placed limits on Mortgage Discount Points when the employee arranged for the sale of the home independently; however, 54% placed limits on Duplicate House Carrying Expenses (generally from three to six months).

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*In this study a tax adder is defined as a payment made to offset the anticipated tax liability of the initial benefit payment. Gross-up is the payment(s) (tax-on-tax) made to offset any tax liability of the tax adder payment.

Specific Expenses Reimbursed When Employees Chose not to Accept Company Plan for Disposing of Former Home

When employees chose not to use the company or relocation firm's program and decided to sell on their own, firms were much less generous in reimbursing for Tax Adder Expenses (55% reimbursed), Duplicate House Carrying Expenses (45%) and Loss on Sale Below Fair Market Value (16%). Further, 66% of all firms placed limits on Duplicate House Carrying Expenses.

Equity Loans

The majority of firms (54%) said they provided transferred employees equity loans or advances prior to a guaranteed price offer being made on the former home. Seventy-one percent of these firms used company funds for equity loans while 28% used funds provided by a relocation firm or bank.

Specific Expenses Reimbursed When Purchasing New Homes

Due to significant increases in interest rates, firms made major changes in their policies for reimbursing employees on home purchase costs. For example, one-half of all firms reimbursed for Mortgage Discount Points (up from 31% five years ago), over two-thirds reimbursed for Mortgage Origination Fees (up from 45%) and 61% provided a Mortgage Interest Differential Allowance (up from 11%) to compensate for the differences in carrying costs between the old and the new home.

While fewer firms reimbursed for interest on bridge loans than last year, this may be due to more firms providing equity loans or advances.

Forty-seven percent of the firms which reimbursed for Mortgage Discount Points placed limits on their reimbursements. Far fewer firms placed limits on Title Costs (12% with limits), Attorney or Escrow Officer Fees (20%) or Other Normal Closing Costs (15%).

Specific Expenses Reimbursed on New Home Purchase

	PERCENT OF FIRMS					
	1980	1979	1978	1977	1976	% Change (76-80)
Mortgage Discount Points	50	40	34	35	31	+61
Attorney or Escrow Officer Fees	72	66	61	61	56	+29
Mortgage Origination Fees	67	62	54	48	45	+49
Title Costs	73	69	61	59	55	+33
Other Normal Closing Costs	74	70	63	62	57	+30
Interest on Interim or Bridge Loan	36	45	35	33	30	+20
Mortgage Interest Differential Allowance*	61	27	15	14	11	+455
No Reimbursement	18	18	26	26	31	−42

*Previous results may be understated due to new questioning procedure this year.

Direct Mortgage Assistance

Only 7% of all firms reported having a direct mortgage assistance program for employees. Most companies with such a program (69%) either underwrote, serviced and held these mortgages or underwrote and then sold them in the secondary mortgage market. Only 19% of the companies which provided mortgages to employees, provided them at prevailing interest rates. The remainder provided mortgages at either one or two percent below the prevailing rate, at a fixed percent below the prevailing rate or at a blended rate somewhere between the previous mortgage interest rate and the prevailing rate.

Mortgage Interest Differential Allowance (MIDA)

Of the firms which reimbursed employees for mortgage interest differentials, 31% said they calculated the allowance using the current balance on the old mortgage as the base. Another 19% used the lesser of the current balance on the old mortgage or the new mortgage amount. Since in most cases the lesser amount was probably the current balance on the old mortgage, over half of all firms (51%) were using the current balance on the old mortgage as the basis for calculating MIDA payments. Other, more generous MIDA policies, included 15% which used the original balance on the old mortgage as the basis, 17% which used the purchase price of the new home less the equity in the old home, 11% which based the calculation on the new mortgage amount and 6% with other calculations including 2% which used the average of the old and new mortgages.

Seventy-four percent of all firms with a MIDA policy used the new interest rate minus the old interest rate when calculating the MIDA payment. Another 12% were less liberal in their policy by subtracting one or two percent from the interest rate differential while 10% subtracted a fixed base percent.

In general, the resulting base amount times the interest differential figure arrived at was multiplied by three years to determine the amount paid the employee. However, 4% of all firms with MIDA policies used four years, 9% used five or more years and 4% multiplied the figure by the life of either the old or new mortgages to determine the amount compensated.

Only 19% of all firms provided lump sum MIDA payments to employees. Most firms used some form of installment plan with the most popular being an annual payment (41% of all firms had this policy). In general, most firms also applied the MIDA calculation to the first mortgage or trust deed only. Only 26% applied the MIDA calculation to both the first mortgage and any secondary or short-term financing.

Policy for Non-Homeowner Employees

Nearly all companies provided reimbursements to renters as well as homeowners. For example, 92% of firms surveyed reimbursed the non-homeowner for lease termination penalties (up from 90% in last year's survey), 46% reimbursed for finders fees (the same percentage as last year), 42% for security deposits (also the same percentage), and 47% for legal fees (down slightly from the 51% reporting this policy last year). Only 6% of all firms did not reimburse the renter for any expenses resulting from the disposition of apartments.

POLICY FOR NON-REAL ESTATE-RELATED EXPENSES

Cost-of-Living Allowance (COLA)

Twenty-three percent of all firms interviewed in this year's survey offered a Cost-of-Living Allowance to encourage employees to accept transfers into higher cost-of-living areas. This is up significantly from the 13% reporting a COLA policy last year.

Among firms with a cost-of-living policy, 58% had a plan where the employee received a salary supplement, and 74% of these firms paid the supplement until the employee transferred to a lower cost-of-living area. This was about the same as reported in last year's survey. Another 26% of all firms with a COLA policy provided the employee with a lump sum payment at the time of the move (up from 24% last year) and 15% provided either quarterly, semi-annual or annual payments.

Almost one-half of the firms interviewed reported having difficulty with employees accepting transfers into high cost-of-living areas. Previous year's surveys reported significantly fewer problems.

Percent of Firms Having Difficulties

1980	1979	1978	1977
48	44	39	29

Transferred Employees with Working Spouses

Twenty-three percent of the firms interviewed said they were offering some type of job finding assistance for working spouses of relocated employees. Of the firms with such programs, 84% said they tried to find them jobs with other companies or suppliers, 69% referred them to employment agencies, 65% had informal counseling sessions and 51% helped them to prepare resumés. Only 50% helped the spouse find a job within the company, and fewer actually provided reimbursements to help spouses find jobs (15% reimbursed for an extra job finding trip to seek employment, 14% paid for resumé preparation, and 8% paid fees to employment agencies). Twenty-two percent of firms which assisted working spouses had formal counseling or seminars with outside experts on how to find a job.

House Hunting Trips

Of the 605 firms surveyed, 99% allowed for at least one house hunting trip to the new location. Of the companies which provided reimbursements, the average company reimbursed for 1.8 trips. Thirty-five percent of the firms interviewed said they allowed one trip, while 45% said they reimbursed the employee for two, and 12% for three or more trips.

Temporary Living at the New Location

Only thirteen of the 605 firms interviewed (2%) said they did not reimburse the employee for temporary living at the new location. Of the companies which reimbursed for temporary living, only 12% reimbursed for less than 30 days; 44% for between 30 and 45 days; 23% for between 45 and 74 days, and 13% for 75 days or longer. The average firm reimbursed for approximately 46 days temporary living. Reimbursement programs for both house hunting trips and temporary living were similar to previous year's surveys.

Household Goods

Ninety-eight percent of the firms interviewed reimbursed the employee for the shipment of household goods. Of these, 15% used a relocation services firm. Of those making arrangements within the company, 48% handled the task through their traffic department, 21% handled it through personnel, 13% had the employee make his or her own arrangements, 10% used another department, and 8% used their purchasing department.

Fourteen percent of firms not using a relocation services firm to coordinate the shipment of household goods had exclusive arrangements with a single van line. Another 24% had a formal arrangement with a small number of van lines and 24% worked from a list of prescreened or qualified van lines. Only 38% said the company or employee selected whomever they felt was best for the move.

Among firms reimbursing for shipment of household goods, nearly all (89%) allowed the employee to move one family car (on the moving van) at company expense, 59% allowed the employee to move two cars, and 8% allowed three cars. Thirty-four percent of all firms allowed the employee to move a small boat (under 20 feet) at company expense; 10% allowed the employee to move a larger boat. Forty-one percent of all firms reimbursed for insurance above the standard release while 47% provided their own insurance on household goods. Thirty-seven percent of firms allowed the employee to hire maid service at either the old or new location. While firms appeared to be slightly less generous in reimbursing the employee for all of the above expenses compared with last year's survey, this could be due to the difference in the companies responding.

Additional Allowances for Incidental Expenses

Eighty-seven percent of all firms provided additional allowances to the homeowner employee to cover such incidental expenses as utility hook-ups, draperies, etc. Somewhat fewer firms (84%) provided additional allowances to renters. About half of the firms providing such allowances to homeowners, based the amount reimbursed on the transferred employee's salary, while 24% provided a flat dollar allowance, and 23% required the employee to submit a list of itemized expenses. Most dollar allowances fell in the range of $500 to $1,500, although 3% of firms paid over $2,500. The typical salary allowance fell between two weeks' and one month's salary. Renters were reimbursed slightly less than homeowners.

Additional Income Tax Liability

Fifty-nine percent of all firms said they provided employees with tax adder payments to offset the tax liability on reimbursements which may be considered income. And 64% "grossed up" the tax adder payment to reimburse employees for the additional taxes due on the tax adder payment itself.

As previous studies have shown, firms with the largest number of transferred homeowners were much more likely to reimburse for the added tax liability than firms with fewer homeowner transfers. On the other hand, there was no correlation between the number of homeowners transferred and firms which provided tax adders and "grossed up" the tax adder payments.

Firms Reimbursing for Tax Liability on Non-Deductible Expenses

	PERCENT OF FIRMS	
No. of Transferred Homeowners	Provide Tax Adder Payments	Gross-Up Tax Adder Payments
Under 25	46	60
25- 49	64	72
50- 99	69	67
100-249	72	56
250-499	81	75
500 or More	81	62

In calculating tax adder payments, nearly all firms (80%) determined the amount reimbursed based on the employees' income or salary. Only 21% reimbursed a fixed percent of non-deductible expenses. Among firms using the employee's income or salary, most (57%) based the calculation on the employee's actual or expected income including bonuses, commissions, etc. Another 32% based the calculation on the new annualized salary after transfer and 9% based it on actual family income including that of a spouse. Nearly all firms (86%) calculated the payment based on standard deductions included in tax tables. Only 10% determined the actual itemized deductions for each relocated employee.

About 46% of all firms providing tax adder payments reimbursed the employee for all applicable taxes. On the other hand, 41% reimbursed for the added liability on federal taxes only, and 13% reimbursed for the liability on federal and state taxes.

Among firms who also "grossed up" the tax adder payment to compensate employees for the tax on the tax adder payment, over two-thirds calculated this reimbursement on an individual basis.

PHILOSOPHY OF POLICY DEVELOPMENT

For the first time since this survey has been conducted, a statistical analysis was performed on the survey results to determine whether companies were "trading off" specific major categories of reimbursement costs to relocating employees. One might expect a company with a generous home sale policy, for example, to compensate for the costs of this program with less liberal reimbursements in other areas. Another company with a liberal MIDA program might "trade off" the costs of this program with less liberal or no reimbursements for Cost-of-Living Allowances, miscellaneous expense allowances, etc.

Results of this analysis indicated such major "trade-offs" in costs were not occurring. Rather, the overall corporate philosophy on relocation policy seemed to dictate the types of reimbursements given transferred employees. Firms with a more generous policy toward relocating employees were significantly more likely to be liberal in most areas examined than firms with less generous policies. For example, firms with a home sale policy of either using a relocation firm or bank or offering to purchase the employee's home, were much more likely also to provide MIDA and tax adder payments, reimburse for origination fees or points on the purchase of a new home, and have a more liberal miscellaneous allowance policy. These relationships held across each of the other policies examined. Thus, firms which were more generous in one area tended also to be more liberal in other areas.

Trade-Off Analysis Based on Home Sale Policy

Percent of Firms Which Also:	Company or Third Party Offer	Employees Must Sell on Their Own
Provide Equity Loans	55	51
Reimburse Points on Home Purchase	85	63
Provide MIDA Payments	75	40
Provide COLA Payments	25	25
Provide Tax Adder Payments	68	49
Have Liberal Miscellaneous Allowance	40	25

Results of this same trade-off analysis also indicated that firms with fewer homeowner transfers were less generous in their reimbursements than firms with greater transfer activity. And, this relationship held among firms with the most liberal policies.

Firms With In-House Purchase or Third Party Home Sale Policy

	NUMBER OF TRANSFERRED HOMEOWNERS			
Percent of Firms Which Also:	Under 25	25-49	50-99	Over 99
Provide Equity Loans	52	48	62	60
Reimburse Points on Home Purchase	78	86	87	91
Provide MIDA Payments	59	77	84	87
Provide COLA Payments	22	20	25	31
Provide Tax Adder Payments	54	68	75	80
Have Liberal Miscellaneous Allowance	33	34	57	45

POLICY FOR NEW PROFESSIONAL HIRES AND NEW COLLEGE GRADUATE HIRES

Thirty-five percent of all firms interviewed said new professional hires were eligible for the same reimbursements as current employees being transferred. This is somewhat higher than the 30% reporting this policy in last year's survey.

On the other hand, 4% said new professional hires were eligible for no reimbursements, 39% said they were eligible for some of the reimbursements current employees receive and 23% said they negotiated with each new professional hire.

Among firms which said new professional hires were eligible for the same reimbursements as current employees, 98% reimbursed for the shipment of household goods, 93% reimbursed for temporary living, 88% reimbursed for some or all of the home sale expenses and 87% reimbursed for the cost of disposing of apartments. Only 50% reimbursed for tax adder payments on moving expenses.

Among firms that said new professional hires were not eligible for the same reimbursements as current employees, most said new professional hires were reimbursed for shipment of household goods (89%), transportation of family to the new location (88%), temporary living (86%) and one or more house hunting trips (82%). Far fewer firms, however, had policies whereby new professional hires were given the same assistance as current employees for home sale expenses (69% reimbursed current employees but not new professional hires), costs for disposing of apartments (75%), miscellaneous moving expenses (67%) and closing costs on the new home (63%).

As for policies with respect to new college graduate hires, firms were much less generous. For example, only 20% said new college graduate hires were eligible for the same reimbursements as current employees, 50% said they were eligible for some reimbursements, 19% said they negotiate with each new college graduate hire and 10% said they were eligibile for no reimbursements. In addition, among firms which indicated new college graduate hires were eligible for some reimbursements, less assistance was provided new college graduate hires than new professional hires.

POLICY FOR EMPLOYEES TRANSFERRED INTERNATIONALLY OR DOMESTICALLY ON SHORT-TERM ASSIGNMENT

Of all firms surveyed, 48% said they transferred employees on limited duration assignments (either domestically or internationally) of one to four years. The average firm with employees on short-term assignment had 13 employees on short-term assignment domestically and 23 employees on short-term assignment outside the United States. This was considerably less than the 28 domestic and 27 international employees reported last year. Fifty-four percent of firms with employees on short-term assignment had one or more employees on assignment within the United States, and 74% had one or more employees on temporary assignment outside the United States. The typical stay of an employee on short-term assignment was about one year and seven months for domestic employees and two and one-half years for those outside the United States.

Among firms with employees on short-term assignment, about 42% provided property management assistance. For those firms with a property management program, 43% said their program was administered by a local brokerage firm, 28% used a relocation service firm, 17% had a bank or other property management service firm administer the program and 25% had an internal department administer the program.

Among firms with employees on short-term assignment, only 63% reimburse employees for expenses required to maintain their domestic homes. As for specific expenses reimbursed, 39% reimbursed property management fees paid to relocation firms, banks or real estate agents; 36% reimbursed broker fees to secure the first tenant; 25% reimbursed fees to secure second or subsequent tenants; 24% reimbursed the difference between rental income and carrying costs; 24% reimbursed for legal fees; 30% reimbursed for appraisals to determine rental value; 28% reimbursed carrying costs when home was not rented; and 14% reimbursed for landlord/tenant insurance.

SECTION III

PROBLEMS EXPERIENCED BY TRANSFERRED EMPLOYEES

Disposing of Former Homes

While 28% of the firms interviewed two years ago reported problems with relocated employees disposing of their former homes, this figure increased to over two-thirds of all firms in this year's survey.

Percent of Firms Experiencing Problems

1980	1979	1978	1977	1976
67	52	28	16	32

Nearly all firms blamed either high interest rates (31%) or a poor housing market (57%) for the difficulty in selling homes.

Purchasing New Homes

Twenty-nine percent of all firms interviewed said relocating employees had problems getting mortgages on new homes. This was down slightly from the 33% reporting problems with mortgage financing in last year's survey. It was still, however, significantly higher than those reporting such problems prior to 1979.

Sixty-eight percent of all firms said they had not taken any steps to help employees obtain mortgage financing. On the other hand, 18% of all firms surveyed said they were working closer with local banks, and 7% were actually providing mortgages to relocated employees either from their own funds or from funds provided by outside firms.

Finding Rental Units

Thirteen percent of the firms interviewed said relocated employees had problems finding rental units. This was the same percentage as reported last year. Of the firms which reported problems with employees finding rental units, 32% said they were doing nothing to help renters find appropriate living quarters, 31% were using a relocation service firm to help renters, 18% were working more closely with real estate brokers and 18% were obtaining other assistance including assistance from employees already residing at the new location.

Employees Who Refused to be Transferred

While one-third of the firms surveyed could not give an accurate estimate of those refusing to be transferred, among the 67% of firms who did provide an estimate, a pattern similar to last year was evident. For example, 64% of those firms providing an estimate indicated they were aware of at least one employee who refused to be transferred. Further, on average, nearly one of every ten individuals asked, declined the transfer. And, in 15% of the firms surveyed, refusals were greater than one in five while in 3% of the firms refusals were as great as one in two.

CHANGES IN CORPORATE RELOCATION POLICY

One-half of all firms surveyed had made changes in their relocation policy in 1980. Of the firms which made significant changes, 59% said they either developed a Mortgage Interest Differential Allowance or increased the reimbursement level on their current policy. This is up considerably from the 36% of firms which made this change in 1979. In addition, 18% of all firms which made a significant change said they hired a relocation service firm and 16% either developed or increased reimbursements for miscellaneous expense allowances.

Thirty-four percent of all firms surveyed said they planned to make significant changes to their relocation policy in 1981. Of these, over one-third said they plan to develop or increase reimbursements for a Mortgage Interest Differential Allowance, 10% were considering using a relocation service firm and 9% were planning to develop or increase reimbursements for the miscellaneous expense allowance.

Of all firms surveyed, 53% said they used a relocation service firm either for homesale, homefinding, transportation services, group moves, rental assistance, property management, equity loans and/or consulting. This was up from the 48% reporting the use of relocation service firms in 1979.

Statistical Tables

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TABLE 1
APPROXIMATE NUMBER OF EMPLOYEES TRANSFERRED DURING 1980

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	32	45	33	7	88	60	11	17	29	32	605
NO ANSWER; DON'T KNOW	—	—	—	—	1	—	—	1	2	1	13
TOTAL ANSWERING	32 100%	45 100%	33 100%	7 100%	87 100%	60 100%	11 100%	16 100%	27 100%	31 100%	592 100%
NUMBER OF EMPLOYEES TRANSFERRED IN 1980											
NONE	—	—	—	—	—	—	—	—	—	—	1%
LESS THAN 25	25%	40%	45%	71%	48%	25%	45%	25%	19%	42%	38%
25 - 49	16%	13%	15%	29%	14%	20%	9%	—	11%	13%	15%
50 - 99	6%	20%	24%	—	17%	13%	—	13%	26%	3%	15%
100 - 249	22%	13%	9%	—	14%	23%	18%	25%	33%	26%	16%
250 - 499	13%	9%	6%	—	6%	13%	18%	25%	7%	3%	8%
500 OR MORE	19%	4%	—	—	1%	5%	9%	13%	4%	13%	6%
AVERAGE # TRANSFERRED	242	94	62	16	67	131	183	216	121	154	124

TABLE 1

APPROXIMATE NUMBER OF EMPLOYEES TRANSFERRED DURING 1980

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD. APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	20	43	15	20	29	7	28	11	17	61	605
NO ANSWER; DON'T KNOW	3	1	1	—	1	—	1	—	1	—	13
TOTAL ANSWERING	17 100%	42 100%	14 100%	20 100%	28 100%	7 100%	27 100%	11 100%	16 100%	61 100%	592 100%
NUMBER OF EMPLOYEES TRANSFERRED IN 1980											
NONE	—	—	—	—	4%	—	4%	—	6%	3%	1%
LESS THAN 25	29%	50%	21%	30%	43%	29%	56%	36%	19%	36%	38%
25 - 49	12%	19%	14%	20%	14%	14%	7%	9%	19%	23%	15%
50 - 99	18%	5%	21%	25%	4%	—	15%	36%	25%	21%	15%
100 - 249	12%	12%	21%	10%	25%	29%	7%	9%	13%	8%	16%
250 - 499	18%	5%	14%	—	7%	14%	7%	9%	13%	5%	8%
500 OR MORE	12%	10%	7%	15%	4%	14%	4%	—	6%	3%	6%
AVERAGE # TRANSFERRED	342	124	142	239	96	262	73	66	150	79	124

TABLE 1

APPROXIMATE NUMBER OF EMPLOYEES TRANSFERRED DURING 1980

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	273	108	76	89	35	16	605
NO ANSWER; DON'T KNOW	2	—	1	—	1	1	13
TOTAL ANSWERING	271	108	75	89	34	15	592
	100%	100%	100%	100%	100%	100%	100%
NUMBER OF EMPLOYEES TRANSFERRED IN 1980							
NONE	2%	—	—	—	—	—	1%
LESS THAN 25	82%	—	—	—	—	—	38%
25 - 49	14%	48%	—	—	—	—	15%
50 - 99	1%	44%	52%	—	—	—	15%
100 - 249	—	6%	48%	60%	—	—	16%
250 - 499	—	1%	—	33%	59%	—	8%
500 OR MORE	—	—	—	8%	41%	100%	6%
AVERAGE # TRANSFERRED	14	53	101	250	484	1177	124

TABLE 2

NUMBER OF WOMEN TRANSFERRED IN 1980

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	32	45	33	7	88	60	11	17	29	32	605
NO ANSWER; DON'T KNOW	9	1	2	—	7	8	1	4	4	4	69
TOTAL ANSWERING	23 100%	44 100%	31 100%	7 100%	81 100%	52 100%	10 100%	13 100%	25 100%	28 100%	536 100%
NUMBER OF WOMEN TRANSFERRED IN 1980											
NONE	26%	34%	55%	57%	47%	17%	10%	15%	12%	43%	35%
LESS THAN 5	48%	39%	35%	43%	47%	31%	50%	31%	60%	36%	39%
5 - 9	4%	18%	—	—	4%	15%	—	15%	16%	7%	12%
10 - 14	4%	5%	10%	—	1%	12%	10%	8%	8%	7%	6%
15 - 24	4%	2%	—	—	1%	6%	20%	—	—	4%	3%
25 OR MORE	13%	2%	—	—	—	19%	10%	31%	4%	4%	6%
AVERAGE # TRANSFERRED	9.46	4.49	2.10	1.07	1.85	14.13	11.50	18.27	5.70	4.82	6.02

TABLE 2

NUMBER OF WOMEN TRANSFERRED IN 1980

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	20	43	15	20	29	7	28	11	17	61	605
NO ANSWER; DON'T KNOW	6	5	2	4	2	—	4	—	3	3	69
TOTAL ANSWERING	14 100%	38 100%	13 100%	16 100%	27 100%	7 100%	24 100%	11 100%	14 100%	58 100%	536 100%
NUMBER OF WOMEN TRANSFERRED IN 1980											
NONE	29%	47%	—	31%	37%	29%	50%	18%	36%	36%	35%
LESS THAN 5	21%	32%	69%	44%	33%	29%	25%	27%	36%	38%	39%
5 - 9	36%	11%	8%	19%	26%	14%	8%	27%	7%	16%	12%
10 - 14	—	3%	8%	6%	4%	14%	8%	18%	7%	3%	6%
15 - 24	7%	5%	15%	—	—	—	4%	9%	—	2%	3%
25 OR MORE	7%	3%	—	—	—	14%	4%	—	14%	5%	6%
AVERAGE # TRANSFERRED	8.21	4.28	6.35	3.28	3.24	10.71	5.21	6.82	9.46	5.47	6.02

TABLE 2

NUMBER OF WOMEN TRANSFERRED IN 1980

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	273	108	76	89	35	16	605
NO ANSWER; DON'T KNOW	9	4	10	19	10	9	69
TOTAL ANSWERING	264 100%	104 100%	66 100%	70 100%	25 100%	7 100%	536 100%
NUMBER OF WOMEN TRANSFERRED IN 1980							
NONE	60%	19%	11%	1%	—	—	35%
LESS THAN 5	36%	55%	48%	29%	16%	—	39%
5 - 9	3%	17%	24%	23%	16%	29%	12%
10 - 14	1%	7%	6%	20%	16%	—	6%
15 - 24	—	1%	—	14%	20%	—	3%
25 OR MORE	—	1%	11%	13%	32%	71%	6%
AVERAGE # TRANSFERRED	1.30	4.18	9.09	14.21	23.60	37.86	6.02

TABLE 3

EXPECTATIONS FOR NUMBER OF TRANSFERS IN 1981

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	32	45	33	7	88	60	11	17	29	32	605
NO ANSWER; DON'T KNOW	—	1	—	—	1	1	—	—	—	1	10
TOTAL ANSWERING	32 100%	44 100%	33 100%	7 100%	87 100%	59 100%	11 100%	17 100%	29 100%	31 100%	595 100%
EXPECTATIONS											
INCREASE OVER 1980	22%	23%	9%	57%	20%	19%	18%	24%	38%	19%	18%
DECREASE OVER 1980	16%	34%	45%	—	31%	29%	27%	29%	24%	39%	33%
REMAIN THE SAME AS 1980	63%	43%	45%	43%	49%	53%	55%	47%	38%	42%	48%

TABLE 3

EXPECTATIONS FOR NUMBER OF TRANSFERS IN 1981

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	20	43	15	20	29	7	28	11	17	61	605
NO ANSWER; DON'T KNOW	—	1	—	—	—	—	1	—	1	3	10
TOTAL ANSWERING	20 100%	42 100%	15 100%	20 100%	29 100%	7 100%	27 100%	11 100%	16 100%	58 100%	595 100%
EXPECTATIONS											
INCREASE OVER 1980	30%	12%	7%	20%	14%	—	11%	9%	31%	10%	18%
DECREASE OVER 1980	35%	36%	40%	30%	52%	29%	30%	36%	38%	40%	33%
REMAIN THE SAME AS 1980	35%	52%	53%	50%	34%	71%	59%	55%	31%	50%	48%

TABLE 3

EXPECTATIONS FOR NUMBER OF TRANSFERS IN 1981

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	273	108	76	89	35	16	605
NO ANSWER; DON'T KNOW	2	1	—	3	2	—	10
TOTAL ANSWERING	271 100%	107 100%	76 100%	86 100%	33 100%	16 100%	595 100%
EXPECTATIONS							
INCREASE OVER 1980	15%	17%	28%	20%	24%	19%	18%
DECREASE OVER 1980	30%	48%	20%	35%	36%	38%	33%
REMAIN THE SAME AS 1980	55%	36%	53%	45%	39%	44%	48%

TABLE 4

NUMBER OF EMPLOYEES TRANSFERRED IN 1980 WHO WERE HOMEOWNERS

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	32	45	33	7	88	60	11	17	29	32	605
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	1	2	1	8
TOTAL ANSWERING	32 100%	45 100%	33 100%	7 100%	88 100%	60 100%	11 100%	16 100%	27 100%	31 100%	597 100%
NUMBER OF HOMEOWNERS TRANSFERRED IN 1980											
LESS THAN 25	28%	49%	45%	86%	56%	37%	55%	25%	22%	48%	46%
25 - 49	13%	20%	33%	14%	16%	25%	—	13%	22%	6%	18%
50 - 99	13%	13%	9%	—	16%	12%	18%	6%	22%	19%	13%
100 - 249	28%	11%	9%	—	7%	22%	18%	44%	30%	10%	15%
250 - 499	6%	7%	3%	—	6%	5%	—	13%	—	10%	6%
500 OR MORE	13%	—	—	—	—	—	9%	—	4%	6%	3%
AVERAGE # OF HOMEOWNERS TRANSFERRED	167	63	44	14	51	68	123	123	87	103	82

TABLE 4

NUMBER OF EMPLOYEES TRANSFERRED IN 1980 WHO WERE HOMEOWNERS

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	20	43	15	20	29	7	28	11	17	61	605
NO ANSWER; DON'T KNOW	1	1	1	—	—	—	1	—	—	—	8
TOTAL ANSWERING	19 100%	42 100%	14 100%	20 100%	29 100%	7 100%	27 100%	11 100%	17 100%	61 100%	597 100%
NUMBER OF HOMEOWNERS TRANSFERRED IN 1980											
LESS THAN 25	32%	55%	21%	40%	52%	43%	70%	45%	35%	51%	46%
25 - 49	11%	17%	21%	25%	10%	—	11%	18%	24%	25%	18%
50 - 99	21%	5%	14%	10%	10%	—	7%	27%	6%	13%	13%
100 - 249	16%	14%	29%	10%	21%	43%	4%	9%	18%	7%	15%
250 - 499	11%	5%	14%	—	7%	14%	7%	—	12%	5%	6%
500 OR MORE	11%	5%	—	15%	—	—	—	—	6%	—	3%
AVERAGE # OF HOMEOWNERS TRANSFERRED	144	92	120	206	69	112	45	48	133	48	82

TABLE 4

NUMBER OF EMPLOYEES TRANSFERRED IN 1980 WHO WERE HOMEOWNERS

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	273	108	76	89	35	16	605
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	8
TOTAL ANSWERING	273	108	76	89	35	16	597
	100%	100%	100%	100%	100%	100%	100%
NUMBER OF HOMEOWNERS TRANSFERRED IN 1980							
LESS THAN 25	100%	—	—	—	—	—	46%
25 - 49	—	100%	—	—	—	—	18%
50 - 99	—	—	100%	—	—	—	13%
100 - 249	—	—	—	100%	—	—	15%
250 - 499	—	—	—	—	100%	—	6%
500 OR MORE	—	—	—	—	—	100%	3%
AVERAGE # OF HOMEOWNERS TRANSFERRED	10	34	67	154	320	800	82

TABLE 5

COMPANY'S OVERALL POLICY FOR DISPOSING OF A TRANSFERRED EMPLOYEE'S FORMER LIVING QUARTERS

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	32	45	33	7	88	60	11	17	29	32	605
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	—
TOTAL ANSWERING	32 100%	45 100%	33 100%	7 100%	88 100%	60 100%	11 100%	17 100%	29 100%	32 100%	605 100%
COMPANY POLICY											
THE COMPANY OFFERS TO PURCHASE THE EMPLOYEE'S HOME AND BEARS SOME OR ALL OF THE HOME SALE EXPENSE	22%	22%	18%	—	6%	22%	9%	6%	21%	6%	14%
THE COMPANY EMPLOYS AN OUTSIDE RELOCATION FIRM OR BANK TO PURCHASE THE EMPLOYEE'S HOME AND BEARS SOME OR ALL OF THE HOME SALE EXPENSE	63%	44%	48%	86%	50%	43%	27%	35%	59%	50%	47%
THE EMPLOYEE MUST ARRANGE FOR THE SALE OF THE HOME BUT IS REIMBURSED FOR SOME OR ALL OF THE HOME SALE EXPENSE AND MAY OR MAY NOT BE GUARANTEED AGAINST LOSS ON SALE	13%	27%	33%	14%	38%	32%	64%	35%	21%	41%	35%
THE EMPLOYEE IS NOT GIVEN ANY ASSISTANCE OR REIMBURSEMENT IN THE SALE OF HIS HOME	3%	7%	—	—	7%	3%	—	24%	—	3%	4%
ALL OTHER POLICIES	—	—	—	—	—	—	—	—	—	—	—

TABLE 5

COMPANY'S OVERALL POLICY FOR DISPOSING OF A TRANSFERRED EMPLOYEE'S FORMER LIVING QUARTERS

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	20	43	15	20	29	7	28	11	17	61	605
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	—
TOTAL ANSWERING	20 100%	43 100%	15 100%	20 100%	29 100%	7 100%	28 100%	11 100%	17 100%	61 100%	605 100%
COMPANY POLICY											
THE COMPANY OFFERS TO PURCHASE THE EMPLOYEE'S HOME AND BEARS SOME OR ALL OF THE HOME SALE EXPENSE	15%	19%	27%	5%	21%	—	11%	18%	12%	8%	14%
THE COMPANY EMPLOYS AN OUTSIDE RELOCATION FIRM OR BANK TO PURCHASE THE EMPLOYEE'S HOME AND BEARS SOME OR ALL OF THE HOME SALE EXPENSE	60%	42%	40%	50%	45%	14%	25%	36%	65%	46%	47%
THE EMPLOYEE MUST ARRANGE FOR THE SALE OF THE HOME BUT IS REIMBURSED FOR SOME OR ALL OF THE HOME SALE EXPENSE AND MAY OR MAY NOT BE GUARANTEED AGAINST LOSS ON SALE	25%	37%	33%	40%	34%	86%	50%	36%	24%	43%	35%
THE EMPLOYEE IS NOT GIVEN ANY ASSISTANCE OR REIMBURSEMENT IN THE SALE OF HIS HOME	—	—	—	—	—	—	11%	9%	—	3%	4%
ALL OTHER POLICIES	—	2%	—	5%	—	—	4%	—	—	—	—

TABLE 5

COMPANY'S OVERALL POLICY FOR DISPOSING OF A TRANSFERRED EMPLOYEE'S FORMER LIVING QUARTERS

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	273	108	76	89	35	16	605
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—
TOTAL ANSWERING	273 100%	108 100%	76 100%	89 100%	35 100%	16 100%	605 100%
COMPANY POLICY							
THE COMPANY OFFERS TO PURCHASE THE EMPLOYEE'S HOME AND BEARS SOME OR ALL OF THE HOME SALE EXPENSE	12%	12%	20%	16%	11%	25%	14%
THE COMPANY EMPLOYS AN OUTSIDE RELOCATION FIRM OR BANK TO PURCHASE THE EMPLOYEE'S HOME AND BEARS SOME OR ALL OF THE HOME SALE EXPENSE	33%	54%	63%	62%	54%	75%	47%
THE EMPLOYEE MUST ARRANGE FOR THE SALE OF THE HOME BUT IS REIMBURSED FOR SOME OR ALL OF THE HOME SALE EXPENSE AND MAY OR MAY NOT BE GUARANTEED AGAINST LOSS ON SALE	49%	31%	12%	21%	31%	—	35%
THE EMPLOYEE IS NOT GIVEN ANY ASSISTANCE OR REIMBURSEMENT IN THE SALE OF HIS HOME	5%	2%	5%	1%	3%	—	4%
ALL OTHER POLICIES	1%	1%	—	—	—	—	—

TABLE 6

HOMESALE EXPENSES REIMBURSED WHEN EMPLOYEE ACCEPTS COMPANY OR THIRD PARTY OFFER TO PURCHASE HOME

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLS	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WITH HOME PURCHASE OR THIRD PARTY POLICY	27 100%	30 100%	22 100%	6 100%	49 100%	39 100%	4 100%	7 100%	23 100%	18 100%	369 100%
REIMBURSED EXPENSES											
MORTGAGE PREPAYMENT PENALTIES	89%	87%	91%	83%	71%	74%	75%	100%	78%	72%	82%
MAINTENANCE AND REPAIR COSTS	41%	60%	59%	50%	45%	38%	25%	43%	30%	44%	44%

TABLE 6

HOMESALE EXPENSES REIMBURSED WHEN EMPLOYEE ACCEPTS COMPANY OR THIRD PARTY OFFER TO PURCHASE HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WITH HOME PURCHASE OR THIRD PARTY POLICY	15 100%	26 100%	10 100%	11 100%	19 100%	1 100%	10 100%	6 100%	13 100%	33 100%	369 100%
REIMBURSED EXPENSES											
MORTGAGE PREPAYMENT PENALTIES	73%	77%	90%	91%	89%	100%	80%	83%	85%	88%	82%
MAINTENANCE AND REPAIR COSTS	20%	46%	20%	45%	58%	100%	80%	17%	38%	45%	44%

TABLE 6

HOMESALE EXPENSES REIMBURSED WHEN EMPLOYEE ACCEPTS COMPANY OR THIRD PARTY OFFER TO PURCHASE HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WITH HOME PURCHASE OR THIRD PARTY POLICY	123 100%	71 100%	63 100%	69 100%	23 100%	16 100%	369 100%
REIMBURSED EXPENSES							
MORTGAGE PREPAYMENT PENALTIES	77%	79%	81%	91%	70%	100%	82%
MAINTENANCE AND REPAIR COSTS	46%	42%	46%	42%	57%	31%	44%

TABLE 7

WHETHER LIMITS ARE PLACED ON MORTGAGE PREPAYMENT PENALTIES WHEN EMPLOYEE ACCEPTS COMPANY OR THIRD PARTY OFFER TO PURCHASE HOME

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	24	26	20	5	35	29	3	7	18	13	301
NO ANSWER; DON'T KNOW	2	1	—	1	2	—	1	—	1	2	14
TOTAL ANSWERING	22 100%	25 100%	20 100%	4 100%	33 100%	29 100%	2 100%	7 100%	17 100%	11 100%	287 100%
LIMITS ON MORTGAGE PREPAYMENT PENALTIES											
NO LIMITS	91%	72%	95%	50%	82%	83%	50%	100%	76%	73%	84%
REASONABLE AMOUNT	—	—	—	—	—	—	—	—	6%	9%	1%
NEGOTIABLE; VARIES	—	8%	—	—	3%	—	—	—	6%	9%	2%
1%	—	—	—	25%	3%	—	50%	—	—	—	2%
2%	—	4%	—	25%	—	—	—	—	—	9%	2%
3%	5%	—	—	—	—	7%	—	—	—	—	1%
4% OR MORE	—	4%	—	—	3%	—	—	—	—	—	1%
DOLLAR LIMIT	—	4%	5%	—	—	3%	—	—	—	—	3%
LIMITS BASED ON MONTHLY INTEREST CHARGES	5%	4%	—	—	6%	3%	—	—	6%	—	3%
OTHER LIMITS	—	4%	—	—	3%	3%	—	—	6%	—	2%

TABLE 7

WHETHER LIMITS ARE PLACED ON MORTGAGE PREPAYMENT PENALTIES WHEN EMPLOYEE ACCEPTS COMPANY OR THIRD PARTY OFFER TO PURCHASE HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	11	20	9	10	17	1	8	5	11	29	301
NO ANSWER; DON'T KNOW	1	—	—	1	1	—	—	—	1	—	14
TOTAL ANSWERING	10 100%	20 100%	9 100%	9 100%	16 100%	1 100%	8 100%	5 100%	10 100%	29 100%	287 100%
LIMITS ON MORTGAGE PREPAYMENT PENALTIES											
NO LIMITS	80%	100%	100%	78%	100%	100%	75%	100%	80%	72%	84%
REASONABLE AMOUNT	—	—	—	—	—	—	—	—	—	—	1%
NEGOTIABLE; VARIES	—	—	—	—	—	—	—	—	—	7%	2%
1%	—	—	—	11%	—	—	13%	—	—	—	2%
2%	10%	—	—	—	—	—	—	—	10%	—	2%
3%	—	—	—	—	—	—	—	—	—	—	1%
4% OR MORE	—	—	—	—	—	—	—	—	—	—	1%
DOLLAR LIMIT	10%	—	—	—	—	—	—	—	10%	17%	3%
LIMITS BASED ON MONTHLY INTEREST CHARGES	—	—	—	11%	—	—	13%	—	—	—	3%
OTHER LIMITS	—	—	—	—	—	—	—	—	—	3%	2%

TABLE 7

WHETHER LIMITS ARE PLACED ON MORTGAGE PREPAYMENT PENALTIES WHEN EMPLOYEE ACCEPTS COMPANY OR THIRD PARTY OFFER TO PURCHASE HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO REIMBURSE	95	56	51	63	16	16	301
NO ANSWER; DON'T KNOW	6	5	1	1	—	1	14
TOTAL ANSWERING	89 100%	51 100%	50 100%	62 100%	16 100%	15 100%	287 100%
LIMITS ON MORTGAGE PREPAYMENT PENALTIES							
NO LIMITS	85%	82%	88%	82%	81%	73%	84%
REASONABLE AMOUNT	1%	—	2%	—	—	—	1%
NEGOTIABLE, VARIES	4%	2%	2%	—	—	—	2%
1%	1%	2%	—	2%	—	13%	2%
2%	1%	—	2%	3%	6%	—	2%
3%	—	4%	—	2%	—	—	1%
4% OR MORE	2%	—	—	—	—	—	1%
DOLLAR LIMIT	4%	4%	4%	3%	—	—	3%
LIMITS BASED ON MONTHLY INTEREST CHARGES	—	4%	2%	3%	6%	13%	3%
OTHER LIMITS	—	2%	—	5%	6%	—	2%

TABLE 8

WHETHER LIMITS ARE PLACED ON MAINTENANCE & REPAIR COSTS WHEN EMPLOYEE ACCEPTS COMPANY OR THIRD PARTY OFFER TO PURCHASE HOME

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	11	18	13	3	22	15	1	3	7	8	164
NO ANSWER; DON'T KNOW	—	2	3	—	1	1	—	—	—	1	12
TOTAL ANSWERING	11 100%	16 100%	10 100%	3 100%	21 100%	14 100%	1 100%	3 100%	7 100%	7 100%	152 100%
LIMITS ON MAINTENANCE & REPAIR COSTS											
NO LIMITS	82%	69%	80%	33%	76%	57%	100%	67%	71%	71%	74%
REASONABLE AMOUNT	9%	6%	—	—	10%	7%	—	33%	29%	14%	8%
NEGOTIABLE; VARIES	—	6%	10%	33%	—	—	—	—	—	—	3%
LESS THAN $500	—	—	10%	—	—	—	—	—	—	—	1%
$500 - $999	—	13%	—	—	—	—	—	—	—	14%	2%
$1,000 - $1,499	—	6%	—	—	5%	—	—	—	—	—	3%
$1,500 OR OVER	—	—	—	—	5%	—	—	—	—	—	1%
PAY ONLY IF VACANT FOR PERIOD OF TIME	9%	—	—	33%	5%	14%	—	—	—	—	3%
OTHER LIMITS	—	—	—	—	—	21%	—	—	—	—	5%

TABLE 8

WHETHER LIMITS ARE PLACED ON MAINTENANCE & REPAIR COSTS WHEN EMPLOYEE ACCEPTS COMPANY OR THIRD PARTY OFFER TO PURCHASE HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	3	12	2	5	11	1	8	1	5	15	164
NO ANSWER; DON'T KNOW	1	—	1	—	1	—	—	—	1	—	12
TOTAL ANSWERING	2 100%	12 100%	1 100%	5 100%	10 100%	1 100%	8 100%	1 100%	4 100%	15 100%	152 100%
LIMITS ON MAINTENANCE & REPAIR COSTS											
NO LIMITS	100%	83%	100%	80%	70%	100%	75%	100%	75%	73%	74%
REASONABLE AMOUNT	—	—	—	20%	10%	—	—	—	—	7%	8%
NEGOTIABLE; VARIES	—	—	—	—	10%	—	—	—	—	7%	3%
LESS THAN $500	—	—	—	—	—	—	13%	—	—	—	1%
$500 - $999	—	—	—	—	—	—	—	—	—	—	2%
$1,000 - $1,499	—	—	—	—	10%	—	13%	—	—	7%	3%
$1,500 OR OVER	—	—	—	—	—	—	—	—	—	—	1%
PAY ONLY IF VACANT FOR PERIOD OF TIME	—	—	—	—	—	—	—	—	—	—	3%
OTHER LIMITS	—	17%	—	—	—	—	—	—	25%	7%	5%

TABLE 8

WHETHER LIMITS ARE PLACED ON MAINTENANCE & REPAIR COSTS WHEN EMPLOYEE ACCEPTS COMPANY OR THIRD PARTY OFFER TO PURCHASE HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO REIMBURSE	56	30	29	29	13	5	164
NO ANSWER; DON'T KNOW	5	5	—	2	—	—	12
TOTAL ANSWERING	51 100%	25 100%	29 100%	27 100%	13 100%	5 100%	152 100%
LIMITS ON MAINTENANCE & REPAIR COSTS							
NO LIMITS	76%	64%	76%	70%	85%	60%	74%
REASONABLE AMOUNT	8%	12%	3%	11%	—	20%	8%
NEGOTIABLE; VARIES	8%	—	—	4%	—	—	3%
LESS THAN $500	—	—	3%	—	8%	—	1%
$500 - $999	—	—	—	11%	—	—	2%
$1,000 - $1,499	—	12%	3%	4%	—	—	3%
$1,500 OR OVER	—	—	3%	—		—	1%
PAY ONLY IF VACANT FOR PERIOD OF TIME	6%	—	3%	—	—	20%	3%
OTHER LIMITS	2%	12%	7%	—	8%	—	5%

TABLE 9

HOMESALE EXPENSES REIMBURSED WHEN EMPLOYEE ARRANGES FOR THE SALE OF THE HOME INDEPENDENTLY OR THROUGH A BROKER

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WITH POLICY THAT EMPLOYEE MUST ARRANGE FOR SALE OF HOME	5 100%	15 100%	11 100%	1 100%	39 100%	21 100%	7 100%	10 100%	6 100%	14 100%	233 100%
REIMBURSED EXPENSES											
DUPLICATE HOUSE CARRYING EXPENSES	20%	53%	91%	100%	44%	81%	71%	50%	83%	64%	62%
MORTGAGE DISCOUNT POINTS (SELLER)	40%	40%	73%	100%	54%	67%	57%	30%	67%	64%	53%
BROKERAGE COMMISSION	93%	64%	100%	100%	76%	87%	80%	54%	67%	94%	84%
MORTGAGE DISCOUNT POINTS (BUYER)	40%	7%	45%	100%	36%	24%	43%	30%	17%	14%	27%
MORTGAGE PREPAYMENT PENALTIES	40%	67%	55%	—	54%	52%	86%	50%	67%	71%	60%
MAINTENANCE, REPAIR OR REMODELING COSTS	40%	20%	18%	—	33%	14%	14%	10%	—	21%	21%
LOSS ON SALE BELOW FAIR MARKET VALUE OR APPRAISED PRICE	—	33%	64%	100%	28%	29%	—	20%	67%	29%	32%
LOSS ON SALE BELOW INVESTMENT COST	—	7%	18%	100%	10%	5%	—	10%	17%	21%	11%
TAX ADDER AND/OR GROSS-UP ON HOME SALE EXPENSES	20%	53%	45%	100%	41%	67%	57%	50%	50%	50%	48%
OTHER NORMAL CLOSING COSTS	40%	80%	91%	100%	69%	62%	86%	70%	67%	79%	75%
PERCENT OF SALE PRICE TO COVER ALL EXPENSES	—	—	—	—	—	5%	—	—	17%	7%	2%
NEGOTIABLE; VARIES	20%	—	—	—	—	10%	—	—	—	—	4%

TABLE 9

HOMESALE EXPENSES REIMBURSED WHEN EMPLOYEE ARRANGES FOR THE SALE OF THE HOME INDEPENDENTLY OR THROUGH A BROKER

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WITH POLICY THAT EMPLOYEE MUST ARRANGE FOR SALE OF HOME	5 100%	16 100%	5 100%	8 100%	10 100%	6 100%	17 100%	5 100%	4 100%	28 100%	233 100%
REIMBURSED EXPENSES											
DUPLICATE HOUSE CARRYING EXPENSES	60%	88%	40%	63%	80%	83%	59%	60%	50%	54%	62%
MORTGAGE DISCOUNT POINTS (SELLER)	40%	75%	60%	13%	80%	50%	47%	40%	100%	32%	53%
BROKERAGE COMMISSION	100%	92%	100%	86%	100%	74%	75%	82%	80%	84%	84%
MORTGAGE DISCOUNT POINTS (BUYER)	—	38%	40%	13%	20%	17%	35%	—	75%	14%	27%
MORTGAGE PREPAYMENT PENALTIES	80%	75%	60%	25%	80%	83%	47%	60%	100%	54%	60%
MAINTENANCE, REPAIR OR REMODELING COSTS	20%	13%	60%	13%	30%	—	18%	40%	25%	14%	21%
LOSS ON SALE BELOW FAIR MARKET VALUE OR APPRAISED PRICE	—	44%	20%	13%	50%	33%	35%	20%	75%	29%	32%
LOSS ON SALE BELOW INVESTMENT COST	—	19%	—	—	20%	—	18%	20%	25%	4%	11%
TAX ADDER AND/OR GROSS-UP ON HOME SALE EXPENSES	40%	50%	80%	13%	60%	83%	29%	60%	75%	36%	48%
OTHER NORMAL CLOSING COSTS	100%	81%	80%	63%	100%	100%	59%	80%	100%	75%	75%
PERCENT OF SALE PRICE TO COVER ALL EXPENSES	—	—	—	—	—	—	6%	—	—	4%	2%
NEGOTIABLE; VARIES	—	—	—	25%	—	—	6%	—	—	11%	4%

TABLE 9

HOMESALE EXPENSES REIMBURSED WHEN EMPLOYEE ARRANGES FOR THE SALE OF THE HOME INDEPENDENTLY OR THROUGH A BROKER

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WITH POLICY THAT EMPLOYEE MUST ARRANGE FOR SALE OF HOME	148 100%	36 100%	13 100%	20 100%	12 100%	— —	233 100%
REIMBURSED EXPENSES							
DUPLICATE HOUSE CARRYING EXPENSES	59%	69%	54%	75%	58%	—	62%
MORTGAGE DISCOUNT POINTS (SELLER)	47%	75%	54%	60%	67%	—	53%
BROKERAGE COMMISSION	80%	86%	86%	88%	90%	92%	84%
MORTGAGE DISCOUNT POINTS (BUYER)	22%	42%	23%	35%	42%	—	27%
MORTGAGE PREPAYMENT PENALTIES	55%	67%	62%	75%	83%	—	60%
MAINTENANCE, REPAIR OR REMODELING COSTS	18%	31%	31%	10%	33%	—	21%
LOSS ON SALE BELOW FAIR MARKET VALUE OR APPRAISED PRICE	28%	33%	46%	40%	50%	—	32%
LOSS ON SALE BELOW INVESTMENT COST	8%	17%	23%	5%	25%	—	11%
TAX ADDER AND/OR GROSS-UP ON HOME SALE EXPENSES	37%	67%	46%	80%	83%	—	48%
OTHER NORMAL CLOSING COSTS	72%	86%	54%	80%	92%	—	75%
PERCENT OF SALE PRICE TO COVER ALL EXPENSES	2%	3%	—	—	—	—	2%
NEGOTIABLE; VARIES	5%	—	—	10%	—	—	4%

TABLE 10

WHETHER LIMITS ARE PLACED ON DUPLICATE HOUSE CARRYING EXPENSES WHEN EMPLOYEE ARRANGES FOR THE SALE OF THE HOME INDEPENDENTLY OR THROUGH A BROKER

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	1	8	10	1	17	17	5	5	5	9	145
NO ANSWER; DON'T KNOW	1	—	—	—	1	1	—	—	—	1	8
TOTAL ANSWERING	— —	8 100%	10 100%	1 100%	16 100%	16 100%	5 100%	5 100%	5 100%	8 100%	137 100%
LIMITS ON DUPLICATE HOUSE CARRYING EXPENSES											
NO LIMITS	—	38%	20%	100%	63%	44%	40%	20%	20%	50%	46%
REASONABLE AMOUNT	—	13%	10%	—	—	—	—	—	—	—	3%
NEGOTIABLE; VARIES	—	—	—	—	—	6%	—	20%	—	—	3%
1 MONTH	—	—	10%	—	—	—	20%	—	—	13%	3%
2 MONTHS	—	—	—	—	—	6%	—	20%	—	—	4%
3 MONTHS	—	25%	20%	—	—	19%	—	—	20%	13%	12%
4-6 MONTHS	—	25%	20%	—	25%	13%	40%	40%	20%	13%	17%
7 MONTHS - 1 YEAR	—	—	—	—	—	—	—	—	20%	—	4%
PAY ONLY INTEREST, TAXES AND/OR INSURANCE	—	—	10%	—	6%	6%	—	—	—	13%	4%
DOLLAR LIMITS	—	—	10%	—	6%	6%	—	—	—	—	3%
PAY FIXED PERCENT OF EQUITY IN HOME	—	—	—	—	—	—	—	—	20%	—	1%

TABLE 10

WHETHER LIMITS ARE PLACED ON DUPLICATE HOUSE CARRYING EXPENSES WHEN EMPLOYEE ARRANGES FOR THE SALE OF THE HOME INDEPENDENTLY OR THROUGH A BROKER

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD. APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	3	14	2	5	8	5	10	3	2	15	145
NO ANSWER; DON'T KNOW	—	1	—	—	—	1	2	—	—	—	8
TOTAL ANSWERING	3 100%	13 100%	2 100%	5 100%	8 100%	4 100%	8 100%	3 100%	2 100%	15 100%	137 100%
LIMITS ON DUPLICATE HOUSE CARRYING EXPENSES											
NO LIMITS	33%	23%	100%	40%	50%	75%	50%	67%	100%	60%	46%
REASONABLE AMOUNT	—	8%	—	—	—	—	—	—	—	7%	3%
NEGOTIABLE; VARIES	—	15%	—	—	—	—	—	—	—	—	3%
1 MONTH	—	8%	—	—	—	—	—	—	—	—	3%
2 MONTHS	—	—	—	—	13%	—	13%	33%	—	7%	4%
3 MONTHS	—	15%	—	—	25%	—	13%	—	—	13%	12%
4-6 MONTHS	67%	15%	—	40%	—	—	13%	—	—	—	17%
7 MONTHS - 1 YEAR	—	15%	—	—	—	25%	13%	—	—	7%	4%
PAY ONLY INTEREST, TAXES AND/OR INSURANCE	—	—	—	20%	—	—	—	—	—	7%	4%
DOLLAR LIMITS	—	—	—	—	13%	—	—	—	—	—	3%
PAY FIXED PERCENT OF EQUITY IN HOME	—	—	—	—	—	—	—	—	—	—	1%

TABLE 10

WHETHER LIMITS ARE PLACED ON DUPLICATE HOUSE CARRYING EXPENSES WHEN EMPLOYEE ARRANGES FOR THE SALE OF THE HOME INDEPENDENTLY OR THROUGH A BROKER

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO REIMBURSE	88	25	7	15	7	—	145
NO ANSWER; DON'T KNOW	6	—	—	1	1	—	8
TOTAL ANSWERING	82	25	7	14	6	—	137
	100%	100%	100%	100%	100%	—	100%
LIMITS ON DUPLICATE HOUSE CARRYING EXPENSES							
NO LIMITS	45%	44%	57%	57%	50%	—	46%
REASONABLE AMOUNT	4%	—	—	7%	—	—	3%
NEGOTIABLE; VARIES	5%	—	—	—	—	—	3%
1 MONTH	4%	4%	—	—	—	—	3%
2 MONTHS	4%	12%	—	—	—	—	4%
3 MONTHS	10%	16%	14%	7%	33%	—	12%
4-6 MONTHS	15%	16%	14%	21%	17%	—	17%
7 MONTHS - 1 YEAR	5%	4%	14%	—	—	—	4%
PAY ONLY INTEREST, TAXES AND/OR INSURANCE	7%	—	—	—	—	—	4%
DOLLAR LIMITS	2%	4%	—	7%	—	—	3%
PAY FIXED PERCENT OF EQUITY IN HOME	—	—	—	—	—	—	1%

TABLE 11

WHETHER LIMITS ARE PLACED ON MORTGAGE DISCOUNT POINTS (SELLER) WHEN EMPLOYEE ARRANGES FOR THE SALE OF THE HOME INDEPENDENTLY OR THROUGH A BROKER

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	2	6	8	1	21	14	4	3	4	9	124
NO ANSWER; DON'T KNOW	—	—	—	1	1	—	1	—	—	2	8
TOTAL ANSWERING	2 100%	6 100%	8 100%	— —	20 100%	14 100%	3 100%	3 100%	4 100%	7 100%	116 100%
LIMITS ON MORTGAGE DISCOUNT POINTS											
NO LIMITS	100%	83%	88%	—	70%	64%	100%	100%	100%	57%	69%
REASONABLE	—	—	—	—	—	—	—	—	—	—	—
NEGOTIABLE; VARIES	—	—	—	—	10%	—	—	—	—	—	6%
1-2 POINTS	—	—	—	—	5%	7%	—	—	—	14%	6%
3-5 POINTS	—	17%	13%	—	15%	—	—	—	—	14%	9%
6-9 POINTS	—	—	—	—	—	14%	—	—	—	—	3%
10 OR MORE POINTS	—	—	—	—	—	—	—	—	—	—	—
PAY HALF THE POINTS	—	—	—	—	—	7%	—	—	—	—	2%
VA/FHA LOANS ONLY	—	—	—	—	—	—	—	—	—	—	1%
FLAT DOLLAR LIMIT	—	—	—	—	—	—	—	—	—	—	3%
ALL OTHER LIMITS	—	—	—	—	—	7%	—	—	—	14%	2%

TABLE 11

WHETHER LIMITS ARE PLACED ON MORTGAGE DISCOUNT POINTS (SELLER) WHEN EMPLOYEE ARRANGES FOR THE SALE OF THE HOME INDEPENDENTLY OR THROUGH A BROKER

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	2	12	3	1	8	3	8	2	4	9	124
NO ANSWER; DON'T KNOW	—	—	—	—	1	—	1	—	—	1	8
TOTAL ANSWERING	2 100%	12 100%	3 100%	1 100%	7 100%	3 100%	7 100%	2 100%	4 100%	8 100%	116 100%
LIMITS ON MORTGAGE DISCOUNT POINTS											
NO LIMITS	50%	75%	100%	100%	57%	67%	43%	50%	50%	38%	69%
REASONABLE	—	—	—	—	—	—	—	—	—	—	—
NEGOTIABLE; VARIES	—	17%	—	—	—	—	14%	50%	25%	—	6%
1-2 POINTS	50%	—	—	—	14%	—	—	—	25%	13%	6%
3-5 POINTS	—	8%	—	—	14%	—	14%	—	—	13%	9%
6-9 POINTS	—	—	—	—	14%	—	—	—	—	13%	3%
10 OR MORE POINTS	—	—	—	—	—	—	—	—	—	—	—
PAY HALF THE POINTS	—	—	—	—	—	—	—	—	—	13%	2%
VA/FHA LOANS ONLY	—	—	—	—	—	33%	—	—	—	—	1%
FLAT DOLLAR LIMIT	—	—	—	—	—	—	29%	—	—	13%	3%
ALL OTHER LIMITS	—	—	—	—	—	—	—	—	—	—	2%

TABLE 11

WHETHER LIMITS ARE PLACED ON MORTGAGE DISCOUNT POINTS (SELLER) WHEN EMPLOYEE ARRANGES FOR THE SALE OF THE HOME INDEPENDENTLY OR THROUGH A BROKER

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO REIMBURSE	70	27	7	12	8	—	124
NO ANSWER; DON'T KNOW	7	—	—	—	1	—	8
TOTAL ANSWERING	63 100%	27 100%	7 100%	12 100%	7 100%	— —	116 100%
LIMITS ON MORTGAGE DISCOUNT POINTS							
NO LIMITS	71%	59%	86%	75%	57%	—	69%
REASONABLE	—	—	—	—	—	—	—
NEGOTIABLE; VARIES	10%	4%	—	—	—	—	6%
1-2 POINTS	3%	11%	—	8%	14%	—	6%
3-5 POINTS	8%	7%	14%	8%	14%	—	9%
6-9 POINTS	5%	—	—	8%	—	—	3%
10 OR MORE POINTS	—	—	—	—	—	—	—
PAY HALF THE POINTS	—	7%	—	—	—	—	2%
VA/FHA LOANS ONLY	—	—	—	—	14%	—	1%
FLAT DOLLAR LIMIT	2%	7%	—	—	—	—	3%
ALL OTHER LIMITS	2%	4%	—	—	—	—	2%

TABLE 12

HOMESALE EXPENSES REIMBURSED IF AN EMPLOYEE CHOOSES NOT TO USE COMPANY PLAN FOR DISPOSING OF FORMER HOME

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WITH HOME PURCHASE OR THIRD PARTY POLICY	27 100%	30 100%	22 100%	6 100%	49 100%	39 100%	4 100%	7 100%	23 100%	18 100%	369 100%
REIMBURSED EXPENSES											
DUPLICATE HOUSE CARRYING EXPENSES	59%	50%	41%	50%	33%	46%	25%	29%	39%	56%	45%
MORTGAGE DISCOUNT POINTS (SELLER)	56%	47%	36%	83%	41%	49%	25%	57%	61%	50%	50%
MORTGAGE DISCOUNT POINTS (BUYER)	48%	23%	36%	50%	24%	15%	25%	43%	48%	11%	31%
MORTGAGE PREPAYMENT PENALTIES	70%	63%	59%	83%	51%	69%	50%	86%	65%	67%	64%
MAINTENANCE, REPAIR OR REMODELING COSTS	26%	17%	27%	50%	14%	18%	—	29%	4%	28%	21%
LOSS ON SALE BELOW FAIR MARKET VALUE OR APPRAISED PRICE	11%	20%	23%	17%	8%	10%	—	14%	9%	22%	16%
LOSS ON SALE BELOW INVESTMENT COST	19%	10%	9%	—	14%	8%	—	14%	9%	22%	12%
TAX ADDER AND/OR GROSS-UP ON HOME SALE EXPENSES	67%	53%	59%	67%	47%	64%	25%	43%	61%	33%	55%
OTHER NORMAL CLOSING COSTS	78%	70%	77%	100%	82%	85%	50%	100%	91%	83%	81%
PERCENT OF SALE PRICE TO COVER ALL EXPENSES	7%	—	9%	—	—	3%	—	—	—	6%	3%
NEGOTIABLE; VARIES	—	—	—	—	2%	—	25%	—	—	—	1%

TABLE 12

HOMESALE EXPENSES REIMBURSED IF AN EMPLOYEE CHOOSES NOT TO USE COMPANY PLAN FOR DISPOSING OF FORMER HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WITH HOME PURCHASE OR THIRD PARTY POLICY	15 100%	26 100%	10 100%	11 100%	19 100%	1 100%	10 100%	6 100%	13 100%	33 100%	369 100%
REIMBURSED EXPENSES											
DUPLICATE HOUSE CARRYING EXPENSES	33%	42%	50%	27%	58%	—	50%	33%	46%	55%	45%
MORTGAGE DISCOUNT POINTS (SELLER)	47%	50%	60%	45%	68%	—	50%	33%	31%	58%	50%
MORTGAGE DISCOUNT POINTS (BUYER)	47%	31%	30%	18%	26%	100%	40%	—	31%	39%	31%
MORTGAGE PREPAYMENT PENALTIES	53%	62%	80%	82%	74%	100%	60%	33%	69%	67%	64%
MAINTENANCE, REPAIR OR REMODELING COSTS	27%	23%	10%	27%	37%	—	30%	17%	15%	27%	21%
LOSS ON SALE BELOW FAIR MARKET VALUE OR APPRAISED PRICE	13%	23%	30%	9%	37%	—	10%	17%	—	21%	16%
LOSS ON SALE BELOW INVESTMENT COST	7%	19%	20%	27%	21%	—	—	—	—	12%	12%
TAX ADDER AND/OR GROSS-UP ON HOME SALE EXPENSES	60%	42%	60%	82%	53%	100%	30%	33%	62%	67%	55%
OTHER NORMAL CLOSING COSTS	100%	73%	80%	100%	79%	100%	70%	50%	77%	85%	81%
PERCENT OF SALE PRICE TO COVER ALL EXPENSES	—	—	—	—	—	—	10%	17%	—	6%	3%
NEGOTIABLE; VARIES	—	—	—	—	—	—	—	—	—	—	1%

TABLE 12

HOMESALE EXPENSES REIMBURSED IF AN EMPLOYEE CHOOSES NOT TO USE COMPANY PLAN FOR DISPOSING OF FORMER HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WITH HOME PURCHASE OR THIRD PARTY POLICY	123 100%	71 100%	63 100%	69 100%	23 100%	16 100%	369 100%
REIMBURSED EXPENSES							
DUPLICATE HOUSE CARRYING EXPENSES	44%	51%	43%	52%	35%	19%	45%
MORTGAGE DISCOUNT POINTS (SELLER)	46%	59%	54%	45%	39%	50%	50%
MORTGAGE DISCOUNT POINTS (BUYER)	28%	34%	27%	30%	30%	44%	31%
MORTGAGE PREPAYMENT PENALTIES	59%	63%	63%	72%	65%	81%	64%
MAINTENANCE, REPAIR OR REMODELING COSTS	24%	17%	21%	19%	22%	38%	21%
LOSS ON SALE BELOW FAIR MARKET VALUE OR APPRAISED PRICE	20%	11%	16%	12%	17%	25%	16%
LOSS ON SALE BELOW INVESTMENT COST	11%	8%	13%	19%	9%	25%	12%
TAX ADDER AND/OR GROSS-UP ON HOME SALE EXPENSES	51%	61%	57%	57%	48%	63%	55%
OTHER NORMAL CLOSING COSTS	80%	83%	83%	81%	83%	81%	81%
PERCENT OF SALE PRICE TO COVER ALL EXPENSES	2%	1%	3%	6%	—	—	3%
NEGOTIABLE; VARIES	1%	—	2%	—	—	—	1%

TABLE 13

WHETHER LIMITS ARE PLACED ON DUPLICATE HOUSE CARRYING EXPENSES WHEN EMPLOYEE CHOOSES NOT TO USE COMPANY PLAN FOR DISPOSING OF THE FORMER HOME

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	16	15	9	3	16	18	1	2	9	10	165
NO ANSWER; DON'T KNOW	1	1	1	2	—	1	—	1	—	—	9
TOTAL ANSWERING	15 100%	14 100%	8 100%	1 100%	16 100%	17 100%	1 100%	1 100%	9 100%	10 100%	156 100%
LIMITS ON DUPLICATE HOUSE CARRYING EXPENSES											
NO LIMITS	33%	50%	50%	100%	31%	18%	100%	—	44%	40%	34%
REASONABLE AMOUNT	—	7%	—	—	6%	6%	—	—	—	—	3%
NEGOTIABLE; VARIES	—	—	—	—	13%	6%	—	—	—	—	3%
1 MONTH	—	7%	—	—	6%	6%	—	—	—	—	3%
2 MONTHS	13%	14%	—	—	6%	24%	—	100%	22%	—	13%
3 MONTHS	40%	7%	25%	—	25%	24%	—	—	33%	40%	24%
4-6 MONTHS	—	14%	13%	—	13%	—	—	—	—	10%	12%
7 MONTHS - 1 YEAR	—	—	—	—	—	6%	—	—	—	—	1%
PAY ONLY INTEREST, TAXES AND/OR INSURANCE	7%	—	—	—	—	—	—	—	—	—	2%
DOLLAR LIMITS	—	—	13%	—	—	12%	—	—	—	—	3%
PAY FIXED PERCENT OF EQUITY IN HOME	7%	—	—	—	—	—	—	—	—	10%	1%

TABLE 13

WHETHER LIMITS ARE PLACED ON DUPLICATE HOUSE CARRYING EXPENSES WHEN EMPLOYEE CHOOSES NOT TO USE COMPANY PLAN FOR DISPOSING OF THE FORMER HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	5	11	5	3	11	—	5	2	6	18	165
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	1	1	—	—	9
TOTAL ANSWERING	5	11	5	3	11	—	4	1	6	18	156
	100%	100%	100%	100%	100%	—	100%	100%	100%	100%	100%
LIMITS ON DUPLICATE HOUSE CARRYING EXPENSES											
NO LIMITS	20%	45%	20%	—	45%	—	50%	—	17%	22%	34%
REASONABLE AMOUNT	—	—	—	—	—	—	—	—	17%	—	3%
NEGOTIABLE; VARIES	—	—	—	—	—	—	—	—	—	11%	3%
1 MONTH	—	—	—	—	—	—	—	—	—	11%	3%
2 MONTHS	—	9%	40%	—	9%	—	25%	—	17%	11%	13%
3 MONTHS	40%	18%	—	33%	27%	—	—	100%	33%	17%	24%
4-6 MONTHS	40%	27%	20%	67%	9%	—	—	—	17%	17%	12%
7 MONTHS - 1 YEAR	—	—	—	—	—	—	—	—	—	6%	1%
PAY ONLY INTEREST, TAXES AND/OR INSURANCE	—	—	—	—	9%	—	25%	—	—	—	2%
DOLLAR LIMITS	—	—	20%	—	—	—	—	—	—	6%	3%
PAY FIXED PERCENT OF EQUITY IN HOME	—	—	—	—	—	—	—	—	—	—	1%

TABLE 13

WHETHER LIMITS ARE PLACED ON DUPLICATE HOUSE CARRYING EXPENSES WHEN EMPLOYEE CHOOSES NOT TO USE COMPANY PLAN FOR DISPOSING OF THE FORMER HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO REIMBURSE	54	36	27	36	8	3	165
NO ANSWER; DON'T KNOW	4	4	—	1	—	—	9
TOTAL ANSWERING	50 100%	32 100%	27 100%	35 100%	8 100%	3 100%	156 100%
LIMITS ON DUPLICATE HOUSE CARRYING EXPENSES							
NO LIMITS	50%	28%	37%	14%	38%	33%	34%
REASONABLE AMOUNT	2%	3%	4%	3%	—	—	3%
NEGOTIABLE; VARIES	6%	6%	—	—	—	—	3%
1 MONTH	8%	—	—	3%	—	—	3%
2 MONTHS	2%	16%	11%	29%	—	—	13%
3 MONTHS	16%	22%	30%	31%	25%	67%	24%
4-6 MONTHS	10%	16%	15%	9%	25%	—	12%
7 MONTHS - 1 YEAR	2%	—	4%	—	—	—	1%
PAY ONLY INTEREST, TAXES AND/OR INSURANCE	2%	3%	—	3%	—	—	2%
DOLLAR LIMITS	—	6%	—	9%	—	—	3%
PAY FIXED PERCENT OF EQUITY IN HOME	2%	—	—	—	13%	—	1%

TABLE 14

WHETHER LIMITS ARE PLACED ON MORTGAGE DISCOUNT POINTS (SELLER) WHEN EMPLOYEE CHOOSES NOT TO USE COMPANY PLAN FOR DISPOSING OF THE FORMER HOME

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	15	14	8	5	20	19	1	4	14	9	183
NO ANSWER; DON'T KNOW	—	1	1	1	2	1	—	1	1	—	15
TOTAL ANSWERING	15 100%	13 100%	7 100%	4 100%	18 100%	18 100%	1 100%	3 100%	13 100%	9 100%	168 100%
LIMITS ON MORTGAGE DISCOUNT POINTS											
NO LIMITS	67%	69%	43%	—	39%	50%	100%	33%	54%	56%	52%
REASONABLE	—	8%	—	—	6%	—	—	—	15%	—	3%
NEGOTIABLE; VARIES	13%	—	—	—	11%	—	—	—	8%	—	4%
1-2 POINTS	—	15%	29%	25%	6%	17%	—	—	—	11%	11%
3-5 POINTS	20%	8%	—	50%	6%	17%	—	—	15%	33%	15%
6-9 POINTS	—	—	14%	—	—	—	—	33%	—	—	1%
10 OR MORE POINTS	—	—	—	—	6%	—	—	—	—	—	1%
PAY HALF THE POINTS	—	—	—	—	22%	6%	—	—	8%	—	4%
VA/FHA LOANS ONLY	—	—	—	—	6%	6%	—	—	—	—	2%
FLAT DOLLAR LIMIT	—	—	—	25%	—	6%	—	—	—	—	4%
ALL OTHER LIMITS	—	—	14%	—	—	—	—	33%	—	—	3%

TABLE 14

WHETHER LIMITS ARE PLACED ON MORTGAGE DISCOUNT POINTS (SELLER) WHEN EMPLOYEE CHOOSES NOT TO USE COMPANY PLAN FOR DISPOSING OF THE FORMER HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	7	13	6	5	13	—	5	2	4	19	183
NO ANSWER; DON'T KNOW	3	—	—	—	2	—	—	—	1	1	15
TOTAL ANSWERING	4 100%	13 100%	6 100%	5 100%	11 100%	— —	5 100%	2 100%	3 100%	18 100%	168 100%
LIMITS ON MORTGAGE DISCOUNT POINTS											
NO LIMITS	—	54%	67%	40%	55%	—	80%	100%	67%	50%	52%
REASONABLE	—	8%	—	—	—	—	—	—	—	—	3%
NEGOTIABLE; VARIES	—	—	17%	—	—	—	—	—	—	6%	4%
1-2 POINTS	—	8%	17%	40%	9%	—	—	—	—	17%	11%
3-5 POINTS	50%	15%	—	20%	27%	—	20%	—	—	11%	15%
6-9 POINTS	—	—	—	—	—	—	—	—	—	—	1%
10 OR MORE POINTS	—	—	—	—	—	—	—	—	—	—	1%
PAY HALF THE POINTS	25%	—	—	—	—	—	—	—	—	—	4%
VA/FHA LOANS ONLY	—	8%	—	—	—	—	—	—	—	—	2%
FLAT DOLLAR LIMIT	—	—	—	—	—	—	—	—	33%	17%	4%
ALL OTHER LIMITS	25%	8%	—	—	9%	—	—	—	—	—	3%

TABLE 14

WHETHER LIMITS ARE PLACED ON MORTGAGE DISCOUNT POINTS (SELLER) WHEN EMPLOYEE CHOOSES NOT TO USE COMPANY PLAN FOR DISPOSING OF THE FORMER HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO REIMBURSE	57	42	34	31	9	8	183
NO ANSWER; DON'T KNOW	6	4	2	2	1	—	15
TOTAL ANSWERING	51 100%	38 100%	32 100%	29 100%	8 100%	8 100%	168 100%
LIMITS ON MORTGAGE DISCOUNT POINTS							
NO LIMITS	65%	39%	56%	45%	38%	50%	52%
REASONABLE	2%	3%	6%	3%	—	—	3%
NEGOTIABLE; VARIES	4%	8%	3%	—	—	13%	4%
1-2 POINTS	8%	24%	6%	3%	13%	13%	11%
3-5 POINTS	8%	21%	16%	21%	25%	13%	15%
6-9 POINTS	—	—	—	7%	—	—	1%
10 OR MORE POINTS	2%	—	—	—	—	—	1%
PAY HALF THE POINTS	4%	—	6%	7%	—	13%	4%
VA/FHA LOANS ONLY	—	—	—	7%	13%	—	2%
FLAT DOLLAR LIMIT	4%	3%	6%	3%	—	—	4%
ALL OTHER LIMITS	4%	3%	—	3%	13%	—	3%

TABLE 15

FIRMS WHICH PROVIDE EQUITY LOANS OR ADVANCES PRIOR TO A GUARANTEED PRICE OFFER BEING MADE

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	32	45	33	7	88	60	11	17	29	32	605
NO ANSWER; DON'T KNOW	—	—	—	—	3	1	—	—	2	—	7
TOTAL ANSWERING	32 100%	45 100%	33 100%	7 100%	85 100%	59 100%	11 100%	17 100%	27 100%	32 100%	598 100%
EQUITY LOANS OR ADVANCES											
WILL PROVIDE EQUITY LOANS	75%	60%	55%	29%	54%	59%	55%	41%	41%	41%	54%
WILL NOT PROVIDE EQUITY LOANS	25%	40%	45%	71%	46%	41%	45%	59%	59%	59%	46%

TABLE 15

FIRMS WHICH PROVIDE EQUITY LOANS OR ADVANCES PRIOR TO A GUARANTEED PRICE OFFER BEING MADE

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	20	43	15	20	29	7	28	11	17	61	605
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	1	7
TOTAL ANSWERING	20 100%	43 100%	15 100%	20 100%	29 100%	7 100%	28 100%	11 100%	17 100%	60 100%	598 100%
EQUITY LOANS OR ADVANCES											
WILL PROVIDE EQUITY LOANS	45%	65%	47%	40%	55%	71%	50%	55%	41%	60%	54%
WILL NOT PROVIDE EQUITY LOANS	55%	35%	53%	60%	45%	29%	50%	45%	59%	40%	46%

TABLE 15

FIRMS WHICH PROVIDE EQUITY LOANS OR ADVANCES PRIOR TO A GUARANTEED PRICE OFFER BEING MADE

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	273	108	76	89	35	16	605
NO ANSWER; DON'T KNOW	6	—	—	1	—	—	7
TOTAL ANSWERING	267 100%	108 100%	76 100%	88 100%	35 100%	16 100%	598 100%
EQUITY LOANS OR ADVANCES							
WILL PROVIDE EQUITY LOANS	52%	51%	62%	58%	60%	69%	54%
WILL NOT PROVIDE EQUITY LOANS	48%	49%	38%	42%	40%	31%	46%

TABLE 16

SOURCE OF FUNDS FOR EQUITY LOANS OR ADVANCES

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING EQUITY LOANS	24	27	18	2	46	35	6	7	11	13	325
NO ANSWER; DON'T KNOW	1	1	—	—	—	—	—	—	1	—	3
TOTAL ANSWERING	23 100%	26 100%	18 100%	2 100%	46 100%	35 100%	6 100%	7 100%	10 100%	13 100%	322 100%
SOURCE OF FUNDS											
PROVIDED FROM COMPANY FUNDS	65%	85%	72%	100%	65%	71%	83%	71%	90%	62%	71%
PROVIDED BY RELOCATION FIRM OR BANK	35%	15%	28%	—	35%	26%	17%	29%	10%	38%	28%
EITHER OR BOTH OF ABOVE	—	—	—	—	—	3%	—	—	—	—	1%

TABLE 16

SOURCE OF FUNDS FOR EQUITY LOANS OR ADVANCES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING EQUITY LOANS	9	28	7	8	16	5	14	6	7	36	325
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	3
TOTAL ANSWERING	9 100%	28 100%	7 100%	8 100%	16 100%	5 100%	14 100%	6 100%	7 100%	36 100%	322 100%
SOURCE OF FUNDS											
PROVIDED FROM COMPANY FUNDS	56%	57%	86%	50%	75%	100%	50%	100%	71%	81%	71%
PROVIDED BY RELOCATION FIRM OR BANK	44%	39%	14%	50%	25%	—	43%	—	29%	19%	28%
EITHER OR BOTH OF ABOVE	—	4%	—	—	—	—	7%	—	—	—	1%

TABLE 16
SOURCE OF FUNDS FOR EQUITY LOANS OR ADVANCES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL PROVIDING EQUITY LOANS	138	55	47	51	21	11	325
NO ANSWER; DON'T KNOW	—	1	—	1	1	—	3
TOTAL ANSWERING	138 100%	54 100%	47 100%	50 100%	20 100%	11 100%	322 100%
SOURCE OF FUNDS							
PROVIDED FROM COMPANY FUNDS	75%	76%	55%	70%	75%	64%	71%
PROVIDED BY RELOCATION FIRM OR BANK	23%	22%	45%	30%	25%	36%	28%
EITHER OR BOTH OF ABOVE	1%	2%	—	—	—	—	1%

TABLE 17

FIRM HAVING PROBLEMS WITH TRANSFERRED EMPLOYEES DISPOSING OF THEIR FORMER HOMES IN 1980

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	32	45	33	7	88	60	11	17	29	32	605
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	1	1	1	6
TOTAL ANSWERING	32 100%	45 100%	33 100%	7 100%	88 100%	60 100%	11 100%	16 100%	28 100%	31 100%	599 100%
PROBLEMS WITH DISPOSING OF FORMER HOMES											
HAVE HAD PROBLEMS IN 1980	38%	78%	61%	71%	75%	60%	82%	75%	64%	65%	67%
HAVE NOT HAD PROBLEMS IN 1980	63%	22%	39%	29%	25%	40%	18%	25%	36%	35%	33%

TABLE 17

FIRM HAVING PROBLEMS WITH TRANSFERRED EMPLOYEES DISPOSING OF THEIR FORMER HOMES IN 1980

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	20	43	15	20	29	7	28	11	17	61	605
NO ANSWER; DON'T KNOW	1	—	—	—	1	—	1	—	—	—	6
TOTAL ANSWERING	19	43	15	20	28	7	27	11	17	61	599
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
PROBLEMS WITH DISPOSING OF FORMER HOMES											
HAVE HAD PROBLEMS IN 1980	84%	72%	60%	70%	82%	86%	67%	55%	53%	62%	67%
HAVE NOT HAD PROBLEMS IN 1980	16%	28%	40%	30%	18%	14%	33%	45%	47%	38%	33%

TABLE 17

FIRM HAVING PROBLEMS WITH TRANSFERRED EMPLOYEES DISPOSING OF THEIR FORMER HOMES IN 1980

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	273	108	76	89	35	16	605
NO ANSWER; DON'T KNOW	2	2	—	2	—	—	6
TOTAL ANSWERING	271 100%	106 100%	76 100%	87 100%	35 100%	16 100%	599 100%
PROBLEMS WITH DISPOSING OF FORMER HOMES							
HAVE HAD PROBLEMS IN 1980	64%	71%	74%	75%	69%	38%	67%
HAVE NOT HAD PROBLEMS IN 1980	36%	29%	26%	25%	31%	63%	33%

TABLE 18

PROBLEMS EXPERIENCED IN CONNECTION WITH TRANSFERRED EMPLOYEES DISPOSING OF THEIR FORMER HOMES IN 1980

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL EXPERIENCING PROBLEMS	12	35	20	5	66	36	9	12	18	20	403
NO ANSWER	—	—	—	—	—	—	—	—	—	—	—
TOTAL ANSWERING	12 100%	35 100%	20 100%	5 100%	66 100%	36 100%	9 100%	12 100%	18 100%	20 100%	403 100%
PROBLEMS											
LACK OF MORTGAGE MONEY; TIGHT MONEY	—	—	—	—	2%	8%	—	—	—	5%	2%
HIGH INTEREST RATES ON MORTGAGES	50%	43%	40%	20%	26%	25%	33%	17%	39%	50%	31%
HOME JUST NOT SELLING; TAKES LONG TIME TO SELL	25%	43%	65%	60%	67%	56%	44%	58%	50%	40%	57%
DIFFICULT TO GET GOOD PRICE; PRICE ASKED FOR	17%	11%	5%	—	3%	14%	22%	17%	6%	15%	8%
SELLING IN RURAL AREAS/SMALL TOWNS	—	6%	—	20%	2%	3%	—	—	6%	—	2%
APPRAISALS WERE TOO LOW	17%	9%	10%	20%	6%	3%	—	8%	6%	5%	5%
OTHER PROBLEMS	—	3%	—	—	—	—	—	—	11%	5%	2%

TABLE 18

PROBLEMS EXPERIENCED IN CONNECTION WITH TRANSFERRED EMPLOYEES DISPOSING OF THEIR FORMER HOMES IN 1980

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL EXPERIENCING PROBLEMS	16	31	9	14	23	6	18	6	9	38	403
NO ANSWER	—	—	—	—	—	—	—	—	—	—	—
TOTAL ANSWERING	16 100%	31 100%	9 100%	14 100%	23 100%	6 100%	18 100%	6 100%	9 100%	38 100%	403 100%
PROBLEMS											
LACK OF MORTGAGE MONEY; TIGHT MONEY	6%	6%	—	—	—	—	—	17%	—	3%	2%
HIGH INTEREST RATES ON MORTGAGES	31%	45%	22%	29%	26%	33%	22%	17%	11%	21%	31%
HOME JUST NOT SELLING; TAKES LONG TIME TO SELL	50%	45%	67%	64%	65%	67%	67%	50%	78%	66%	57%
DIFFICULT TO GET GOOD PRICE; PRICE ASKED FOR	19%	6%	11%	14%	4%	—	11%	—	—	3%	8%
SELLING IN RURAL AREAS/SMALL TOWNS	—	—	—	7%	4%	—	—	—	—	5%	2%
APPRAISALS WERE TOO LOW	6%	3%	—	7%	—	—	—	17%	11%	3%	5%
OTHER PROBLEMS	—	—	11%	—	4%	—	6%	—	—	3%	2%

TABLE 18

PROBLEMS EXPERIENCED IN CONNECTION WITH TRANSFERRED EMPLOYEES DISPOSING OF THEIR FORMER HOMES IN 1980

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL EXPERIENCING PROBLEMS	173	75	56	65	24	6	403
NO ANSWER	—	—	—	—	—	—	—
TOTAL ANSWERING	173 100%	75 100%	56 100%	65 100%	24 100%	6 100%	403 100%
PROBLEMS							
LACK OF MORTGAGE MONEY; TIGHT MONEY	1%	3%	5%	3%	4%	—	2%
HIGH INTEREST RATES ON MORTGAGES	23%	31%	30%	38%	58%	67%	31%
HOME JUST NOT SELLING; TAKES LONG TIME TO SELL	64%	57%	57%	49%	33%	17%	57%
DIFFICULT TO GET GOOD PRICE; PRICE ASKED FOR	8%	7%	7%	14%	13%	—	8%
SELLING IN RURAL AREAS/SMALL TOWNS	4%	3%	—	2%	—	—	2%
APPRAISALS WERE TOO LOW	5%	5%	7%	3%	8%	17%	5%
OTHER PROBLEMS	1%	1%	5%	2%	—	—	2%

TABLE 19

EXPENSES INCURRED IN CONNECTION WITH TRANSFERRED EMPLOYEES PURCHASING NEW HOMES WHICH ARE REIMBURSED BY EMPLOYER

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	32 100%	45 100%	33 100%	7 100%	88 100%	60 100%	11 100%	17 100%	29 100%	32 100%	605 100%
REIMBURSED EXPENSES											
MORTGAGE DISCOUNT POINTS PAID BY BUYER	69%	51%	61%	57%	43%	57%	36%	41%	59%	53%	50%
ATTORNEY OR ESCROW OFFICER FEES	84%	69%	79%	86%	73%	78%	55%	53%	69%	66%	72%
MORTGAGE ORIGINATION FEES	84%	69%	67%	86%	61%	77%	64%	41%	66%	72%	67%
TITLE COSTS	84%	76%	79%	86%	69%	80%	64%	59%	69%	72%	73%
OTHER NORMAL CLOSING COSTS	81%	76%	82%	86%	73%	77%	73%	59%	69%	72%	74%
INTEREST ON INTERIM OR BRIDGE LOANS	38%	36%	42%	43%	34%	35%	27%	41%	31%	34%	36%
GIVEN FLAT AMOUNT TO COVER ALL EXPENSES	6%	—	—	—	—	—	9%	—	—	6%	1%
OTHER EXPENSES	—	—	—	—	—	—	—	—	3%	—	—
NO EXPENSES REIMBURSED	6%	18%	12%	—	20%	15%	27%	24%	24%	16%	18%

TABLE 19

EXPENSES INCURRED IN CONNECTION WITH TRANSFERRED EMPLOYEES PURCHASING NEW HOMES WHICH ARE REIMBURSED BY EMPLOYER

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	20 100%	43 100%	15 100%	20 100%	29 100%	7 100%	28 100%	11 100%	17 100%	61 100%	605 100%
REIMBURSED EXPENSES											
MORTGAGE DISCOUNT POINTS PAID BY BUYER	45%	49%	73%	25%	52%	29%	32%	45%	59%	49%	50%
ATTORNEY OR ESCROW OFFICER FEES	75%	79%	87%	60%	86%	71%	54%	45%	71%	67%	72%
MORTGAGE ORIGINATION FEES	65%	79%	93%	45%	86%	71%	54%	45%	65%	56%	67%
TITLE COSTS	80%	77%	93%	60%	93%	71%	50%	55%	71%	67%	73%
OTHER NORMAL CLOSING COSTS	80%	74%	87%	65%	93%	71%	54%	55%	76%	70%	74%
INTEREST ON INTERIM OR BRIDGE LOANS	35%	33%	27%	25%	48%	57%	32%	36%	35%	39%	36%
GIVEN FLAT AMOUNT TO COVER ALL EXPENSES	—	—	—	—	—	—	—	9%	—	2%	1%
OTHER EXPENSES	—	—	—	—	—	—	—	—	—	—	—
NO EXPENSES REIMBURSED	15%	16%	—	35%	7%	29%	32%	27%	18%	18%	18%

TABLE 19

EXPENSES INCURRED IN CONNECTION WITH TRANSFERRED EMPLOYEES PURCHASING NEW HOMES WHICH ARE REIMBURSED BY EMPLOYER

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	273 100%	108 100%	76 100%	89 100%	35 100%	16 100%	605 100%
REIMBURSED EXPENSES							
MORTGAGE DISCOUNT POINTS PAID BY BUYER	39%	63%	62%	57%	46%	75%	50%
ATTORNEY OR ESCROW OFFICER FEES	66%	77%	78%	78%	69%	94%	72%
MORTGAGE ORIGINATION FEES	62%	69%	71%	80%	60%	94%	67%
TITLE COSTS	68%	78%	79%	78%	71%	88%	73%
OTHER NORMAL CLOSING COSTS	69%	79%	79%	78%	74%	88%	74%
INTEREST ON INTERIM OR BRIDGE LOANS	36%	43%	37%	29%	37%	19%	36%
GIVEN FLAT AMOUNT TO COVER ALL EXPENSES	1%	—	1%	1%	3%	6%	1%
OTHER EXPENSES	—	—	—	1%	—	—	—
NO EXPENSES REIMBURSED	23%	11%	13%	10%	23%	6%	18%

TABLE 20

WHETHER LIMITS ARE PLACED ON MORTGAGE DISCOUNT POINTS (BUYER) WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	22	23	20	4	38	34	4	7	17	17	303
NO ANSWER; DON'T KNOW	1	—	2	1	1	2	1	1	—	1	13
TOTAL ANSWERING	21 100%	23 100%	18 100%	3 100%	37 100%	32 100%	3 100%	6 100%	17 100%	16 100%	290 100%
LIMITS ON MORTGAGE DISCOUNT POINTS											
NO LIMITS	38%	48%	61%	67%	59%	59%	100%	67%	59%	38%	53%
REASONABLE	—	4%	6%	—	3%	3%	—	—	—	—	2%
NEGOTIABLE; VARIES	10%	—	—	—	—	—	—	17%	12%	19%	6%
1-2 POINTS	14%	13%	17%	33%	11%	16%	—	17%	12%	31%	13%
3-5 POINTS	24%	17%	11%	—	14%	6%	—	—	6%	13%	13%
6-9 POINTS	5%	—	6%	—	—	—	—	—	6%	—	1%
10 OR MORE POINTS	—	—	—	—	—	3%	—	—	—	—	—
PAY HALF THE POINTS	10%	9%	—	—	8%	3%	—	—	6%	—	4%
FLAT DOLLAR LIMIT	—	—	—	—	3%	3%	—	—	—	—	1%
ALL OTHER LIMITS	—	9%	—	—	3%	6%	—	—	—	—	5%

TABLE 20

WHETHER LIMITS ARE PLACED ON MORTGAGE DISCOUNT POINTS (BUYER) WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	9	21	11	5	15	2	9	5	10	30	303
NO ANSWER; DON'T KNOW	1	—	—	—	—	—	—	2	—	—	13
TOTAL ANSWERING	8 100%	21 100%	11 100%	5 100%	15 100%	2 100%	9 100%	3 100%	10 100%	30 100%	290 100%
LIMITS ON MORTGAGE DISCOUNT POINTS											
NO LIMITS	25%	38%	64%	60%	60%	100%	56%	33%	50%	57%	53%
REASONABLE	—	5%	—	—	—	—	—	—	10%	3%	2%
NEGOTIABLE; VARIES	—	14%	—	40%	—	—	—	67%	10%	3%	6%
1-2 POINTS	25%	5%	18%	—	13%	—	11%	—	10%	10%	13%
3-5 POINTS	13%	24%	9%	—	27%	—	33%	—	—	7%	13%
6-9 POINTS	13%	—	—	—	—	—	—	—	—	—	1%
10 OR MORE POINTS	—	—	—	—	—	—	—	—	—	—	—
PAY HALF THE POINTS	—	5%	—	—	—	—	—	—	10%	—	4%
FLAT DOLLAR LIMIT	—	—	9%	—	—	—	—	—	—	3%	1%
ALL OTHER LIMITS	25%	10%	—	—	—	—	—	—	10%	17%	5%

TABLE 20

WHETHER LIMITS ARE PLACED ON MORTGAGE DISCOUNT POINTS (BUYER) WHEN EMPLOYEE PURCHASES A NEW HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO REIMBURSE	106	68	47	51	16	12	303
NO ANSWER; DON'T KNOW	4	3	2	1	1	1	13
TOTAL ANSWERING	102 100%	65 100%	45 100%	50 100%	15 100%	11 100%	290 100%
LIMITS ON MORTGAGE DISCOUNT POINTS							
NO LIMITS	66%	52%	53%	40%	33%	27%	53%
REASONABLE	2%	3%	2%	2%	7%	—	2%
NEGOTIABLE; VARIES	9%	—	9%	2%	—	27%	6%
1-2 POINTS	7%	20%	16%	10%	33%	18%	13%
3-5 POINTS	8%	15%	7%	20%	27%	18%	13%
6-9 POINTS	1%	2%	—	2%	—	9%	1%
10 OR MORE POINTS	—	—	—	2%	—	—	—
PAY HALF THE POINTS	3%	2%	4%	10%	—	—	4%
FLAT DOLLAR LIMIT	2%	3%	—	—	—	—	1%
ALL OTHER LIMITS	3%	3%	9%	12%	—	—	5%

TABLE 21

WHETHER LIMITS ARE PLACED ON ATTORNEY OR ESCROW OFFICER FEES WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	27	31	26	6	64	47	6	9	20	21	434
NO ANSWER; DON'T KNOW	1	—	1	—	2	2	1	—	1	—	17
TOTAL ANSWERING	26 100%	31 100%	25 100%	6 100%	62 100%	45 100%	5 100%	9 100%	19 100%	21 100%	417 100%
LIMITS ON ATTORNEY/ESCROW OFFICER FEES											
NO LIMITS	81%	77%	84%	83%	84%	84%	100%	78%	79%	76%	80%
REASONABLE	4%	—	4%	—	3%	4%	—	—	5%	5%	3%
NEGOTIABLE; VARIES	8%	—	4%	—	2%	2%	—	—	5%	—	2%
1%	—	—	4%	—	3%	—	—	—	—	5%	2%
2%	—	3%	—	—	—	—	—	—	—	5%	1%
3% OR MORE	4%	6%	—	—	—	—	—	—	11%	5%	1%
LESS THAN $250	—	3%	4%	—	—	—	—	—	—	—	1%
$250-$499	—	—	—	—	—	—	—	—	—	—	1%
$500 - $999	4%	—	—	—	—	2%	—	—	—	—	1%
$1,000 OR OVER	—	—	—	—	—	—	—	—	—	—	1%
SALARY LIMITS	—	—	—	—	2%	—	—	—	—	—	—
ALL OTHER LIMITS	—	10%	—	17%	6%	7%	—	22%	--	5%	7%

TABLE 21

WHETHER LIMITS ARE PLACED ON ATTORNEY OR ESCROW OFFICER FEES WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	15	34	13	12	25	5	15	5	12	41	434
NO ANSWER; DON'T KNOW	2	1	1	2	1	1	—	—	—	1	17
TOTAL ANSWERING	13 100%	33 100%	12 100%	10 100%	24 100%	4 100%	15 100%	5 100%	12 100%	40 100%	417 100%
LIMITS ON ATTORNEY/ESCROW OFFICER FEES											
NO LIMITS	69%	73%	83%	70%	88%	100%	80%	60%	83%	73%	80%
REASONABLE	—	9%	—	10%	—	—	—	—	—	3%	3%
NEGOTIABLE; VARIES	—	6%	—	10%	—	—	—	—	—	—	2%
1%	—	—	—	10%	8%	—	—	20%	—	—	2%
2%	—	—	—	—	—	—	—	—	8%	3%	1%
3% OR MORE	—	—	—	—	—	—	—	—	—	—	1%
LESS THAN $250	—	—	—	—	—	—	7%	—	—	—	1%
$250-$499	8%	—	8%	—	—	—	—	—	—	3%	1%
$500 - $999	—	—	8%	—	—	—	—	20%	—	—	1%
$1,000 OR OVER	8%	3%	—	—	—	—	—	—	—	3%	1%
SALARY LIMITS	—	—	—	—	—	—	7%	—	—	—	—
ALL OTHER LIMITS	15%	9%	—	—	4%	—	7%	—	8%	18%	7%

TABLE 21

WHETHER LIMITS ARE PLACED ON ATTORNEY OR ESCROW OFFICER FEES WHEN EMPLOYEE PURCHASES A NEW HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO REIMBURSE	181	83	59	69	24	15	434
NO ANSWER; DON'T KNOW	5	5	1	1	2	2	17
TOTAL ANSWERING	176 100%	78 100%	58 100%	68 100%	22 100%	13 100%	417 100%
LIMITS ON ATTORNEY/ESCROW OFFICER FEES							
NO LIMITS	82%	79%	79%	75%	77%	77%	80%
REASONABLE	3%	6%	2%	1%	—	8%	3%
NEGOTIABLE; VARIES	2%	—	2%	3%	—	15%	2%
1%	1%	1%	3%	1%	9%	—	2%
2%	—	1%	2%	1%	5%	—	1%
3% OR MORE	1%	4%	2%	1%	—	—	1%
LESS THAN $250	1%	3%	—	—	—	—	1%
$250-$499	—	1%	2%	1%	—	—	1%
$500 - $999	1%	—	—	1%	5%	—	1%
$1,000 OR OVER	1%	—	—	1%	—	—	1%
SALARY LIMITS	1%	—	—	—	—	—	—
ALL OTHER LIMITS	7%	4%	9%	12%	5%	—	7%

TABLE 22

WHETHER LIMITS ARE PLACED ON MORTGAGE ORIGINATION FEES WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	27	31	22	6	54	46	7	7	19	23	407
NO ANSWER; DON'T KNOW	1	—	2	—	1	3	1	—	1	—	19
TOTAL ANSWERING	26 100%	31 100%	20 100%	6 100%	53 100%	43 100%	6 100%	7 100%	18 100%	23 100%	388 100%
LIMITS ON MORTGAGE ORIGINATION FEES											
NO LIMITS	92%	74%	85%	33%	79%	84%	83%	57%	67%	78%	76%
REASONABLE	—	6%	5%	—	2%	2%	—	—	—	4%	2%
NEGOTIABLE; VARIES	8%	—	—	—	2%	—	—	14%	6%	—	2%
1%	—	—	—	17%	4%	2%	17%	—	—	—	3%
2%	—	3%	5%	17%	2%	2%	—	—	11%	4%	4%
3%	—	6%	—	—	4%	—	—	—	—	9%	2%
4%	—	—	5%	17%	—	2%	—	—	—	—	1%
5% OR MORE	—	—	—	—	—	—	—	—	6%	—	—
DOLLAR LIMITS	—	3%	—	—	—	—	—	14%	—	—	1%
OTHER LIMITS	—	6%	—	17%	8%	7%	—	14%	11%	4%	7%

TABLE 22

WHETHER LIMITS ARE PLACED ON MORTGAGE ORIGINATION FEES WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	13	34	14	9	25	5	15	5	11	34	407
NO ANSWER; DON'T KNOW	1	1	—	2	2	1	—	—	—	3	19
TOTAL ANSWERING	12 100%	33 100%	14 100%	7 100%	23 100%	4 100%	15 100%	5 100%	11 100%	31 100%	388 100%
LIMITS ON MORTGAGE ORIGINATION FEES											
NO LIMITS	58%	73%	79%	86%	83%	50%	67%	80%	64%	74%	76%
REASONABLE	—	6%	—	—	—	—	—	—	—	3%	2%
NEGOTIABLE; VARIES	—	6%	—	—	—	25%	—	—	—	—	2%
1%	8%	—	—	—	9%	—	13%	20%	—	—	3%
2%	8%	—	14%	14%	—	25%	7%	—	18%	—	4%
3%	—	6%	—	—	4%	—	—	—	—	—	2%
4%	—	—	—	—	—	—	—	—	—	3%	1%
5% OR MORE	—	—	—	—	—	—	—	—	—	—	—
DOLLAR LIMITS	—	—	7%	—	—	—	7%	—	9%	—	1%
OTHER LIMITS	25%	9%	—	—	4%	—	7%	—	9%	19%	7%

TABLE 22

WHETHER LIMITS ARE PLACED ON MORTGAGE ORIGINATION FEES WHEN EMPLOYEE PURCHASES A NEW HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO REIMBURSE	168	75	54	71	21	15	407
NO ANSWER; DON'T KNOW	8	3	1	3	2	2	19
TOTAL ANSWERING	160 100%	72 100%	53 100%	68 100%	19 100%	13 100%	388 100%
LIMITS ON MORTGAGE ORIGINATION FEES							
NO LIMITS	84%	78%	66%	65%	79%	69%	76%
REASONABLE	3%	1%	4%	1%	—	8%	2%
NEGOTIABLE; VARIES	1%	—	2%	4%	5%	8%	2%
1%	3%	1%	4%	1%	5%	8%	3%
2%	1%	6%	6%	6%	11%	8%	4%
3%	1%	7%	2%	3%	—	—	2%
4%	1%	—	—	4%	—	—	1%
5% OR MORE	—	1%	—	—	—	—	—
DOLLAR LIMITS	2%	1%	—	1%	—	—	1%
OTHER LIMITS	5%	4%	17%	13%	—	—	7%

TABLE 23

WHETHER LIMITS ARE PLACED ON TITLE COSTS WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	27	34	26	6	61	48	7	10	20	23	442
NO ANSWER; DON'T KNOW	2	1	1	—	4	2	1	—	—	—	21
TOTAL ANSWERING	25 100%	33 100%	25 100%	6 100%	57 100%	46 100%	6 100%	10 100%	20 100%	23 100%	421 100%
LIMITS ON TITLE COSTS											
NO LIMITS	100%	79%	92%	83%	88%	91%	100%	80%	85%	83%	88%
REASONABLE	—	—	4%	—	4%	2%	—	—	—	4%	2%
NEGOTIABLE; VARIES	—	—	—	—	2%	—	—	—	5%	—	1%
1%	—	3%	—	—	—	—	—	—	—	—	—
2%	—	3%	—	—	—	—	—	—	10%	4%	1%
3% OR MORE	—	3%	—	—	—	—	—	—	—	4%	—
DOLLAR LIMITS	—	6%	4%	—	—	—	—	—	—	—	1%
OTHER LIMITS	—	6%	—	17%	7%	7%	—	20%	—	4%	7%

TABLE 23

WHETHER LIMITS ARE PLACED ON TITLE COSTS WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	16	33	14	12	27	5	14	6	12	41	442
NO ANSWER; DON'T KNOW	2	1	—	2	3	1	—	—	—	1	21
TOTAL ANSWERING	14 100%	32 100%	14 100%	10 100%	24 100%	4 100%	14 100%	6 100%	12 100%	40 100%	421 100%
LIMITS ON TITLE COSTS											
NO LIMITS	86%	81%	100%	100%	96%	100%	86%	100%	92%	78%	88%
REASONABLE	—	6%	—	—	—	—	—	—	—	5%	2%
NEGOTIABLE; VARIES	—	3%	—	—	—	—	—	—	—	—	1%
1%	—	—	—	—	—	—	—	—	—	—	—
2%	—	—	—	—	—	—	—	—	—	—	1%
3% OR MORE	—	—	—	—	—	—	—	—	—	—	—
DOLLAR LIMITS	—	—	—	—	—	—	—	—	—	—	1%
OTHER LIMITS	14%	9%	—	—	4%	—	14%	—	8%	18%	7%

TABLE 23

WHETHER LIMITS ARE PLACED ON TITLE COSTS WHEN EMPLOYEE PURCHASES A NEW HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO REIMBURSE	186	84	60	69	25	14	442
NO ANSWER; DON'T KNOW	8	7	—	1	3	2	21
TOTAL ANSWERING	178 100%	77 100%	60 100%	68 100%	22 100%	12 100%	421 100%
LIMITS ON TITLE COSTS							
NO LIMITS	89%	88%	83%	84%	100%	92%	88%
REASONABLE	2%	1%	3%	3%	—	8%	2%
NEGOTIABLE; VARIES	1%	—	2%	—	—	—	1%
1%	1%	—	—	—	—	—	—
2%	—	3%	2%	1%	—	—	1%
3% OR MORE	1%	1%	—	—	—	—	—
DOLLAR LIMITS	1%	3%	—	—	—	—	1%
OTHER LIMITS	7%	4%	10%	12%	—	—	7%

TABLE 24

WHETHER LIMITS ARE PLACED ON OTHER NORMAL CLOSING COSTS WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	26	34	27	6	64	46	8	10	20	23	447
NO ANSWER; DON'T KNOW	2	—	1	—	7	2	1	—	—	1	30
TOTAL ANSWERING	24 100%	34 100%	26 100%	6 100%	57 100%	44 100%	7 100%	10 100%	20 100%	22 100%	417 100%
LIMITS ON OTHER NORMAL CLOSING COSTS											
NO LIMITS	100%	74%	85%	83%	86%	89%	100%	70%	80%	82%	85%
REASONABLE	—	3%	12%	—	4%	2%	—	—	5%	5%	3%
NEC[illegible]S	—	3%	—	—	2%	—	—	10%	5%	—	1%
1%	—	—	—	—	2%	—	—	—	—	—	—
2%	—	3%	—	—	—	—	—	—	—	5%	1%
3%*	—	3%	—	—	—	—	—	—	5%	5%	1%
4% OR MORE	—	—	—	—	—	2%	—	—	5%	—	1%
DOLLAR LIMITS	—	6%	4%	—	—	—	—	—	—	—	1%
OTHER LIMITS	—	9%	—	17%	7%	7%	—	20%	—	5%	7%

TABLE 24

WHETHER LIMITS ARE PLACED ON OTHER NORMAL CLOSING COSTS WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	16	32	13	13	27	5	15	6	13	43	447
NO ANSWER; DON'T KNOW	2	—	—	4	4	1	—	—	1	4	30
TOTAL ANSWERING	14 100%	32 100%	13 100%	9 100%	23 100%	4 100%	15 100%	6 100%	12 100%	39 100%	417 100%
LIMITS ON OTHER NORMAL CLOSING COSTS											
NO LIMITS	71%	88%	85%	89%	91%	100%	87%	100%	92%	79%	85%
REASONABLE	—	3%	8%	—	—	—	—	—	—	5%	3%
NEGOTIABLE; VARIES	—	3%	—	—	—	—	—	—	—	—	1%
1%	—	—	—	—	—	—	—	—	—	—	—
2%	—	—	8%	—	—	—	—	—	—	—	1%
3%	—	—	—	—	—	—	—	—	—	—	1%
4% OR MORE	14%	—	—	—	—	—	—	—	—	—	1%
DOLLAR LIMITS	—	—	—	11%	4%	—	—	—	—	—	1%
OTHER LIMITS	14%	6%	—	—	4%	—	13%	—	8%	15%	7%

TABLE 24

WHETHER LIMITS ARE PLACED ON OTHER NORMAL CLOSING COSTS WHEN EMPLOYEE PURCHASES A NEW HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO REIMBURSE	189	85	60	69	26	14	447
NO ANSWER; DON'T KNOW	13	8	—	2	4	3	30
TOTAL ANSWERING	176 100%	77 100%	60 100%	67 100%	22 100%	11 100%	417 100%
LIMITS ON OTHER NORMAL CLOSING COSTS							
NO LIMITS	85%	84%	82%	81%	100%	100%	85%
REASONABLE	3%	4%	3%	3%	—	—	3%
NEGOTIABLE; VARIES	2%	—	2%	—	—	—	1%
1%	—	1%	—	—	—	—	—
2%	—	1%	2%	1%	—	—	1%
3%	1%	1%	2%	—	—	—	1%
4% OR MORE	1%	1%	—	1%	—	—	1%
DOLLAR LIMITS	1%	3%	2%	1%	—	—	1%
OTHER LIMITS	7%	4%	8%	12%	—	—	7%

TABLE 25

WHETHER LIMITS ARE PLACED ON INTEREST FOR INTERIM OR BRIDGE LOANS WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	12	16	14	3	30	21	3	7	9	11	217
NO ANSWER; DON'T KNOW	1	1	1	—	3	1	1	1	1	—	16
TOTAL ANSWERING	11 100%	15 100%	13 100%	3 100%	27 100%	20 100%	2 100%	6 100%	8 100%	11 100%	201 100%
LIMITS ON INTEREST FOR INTERIM/BRIDGE LOANS											
NONE	73%	87%	62%	100%	56%	85%	100%	67%	50%	45%	67%
REASONABLE	—	—	—	—	4%	—	—	—	—	9%	1%
NEGOTIABLE; VARIES	—	—	—	—	4%	—	—	17%	25%	18%	4%
FOR LOANS UP TO EQUITY IN OLD HOME	—	7%	8%	—	4%	—	—	—	—	—	5%
1-2 MONTHS	—	7%	8%	—	11%	5%	—	17%	13%	9%	5%
3-5 MONTHS	9%	—	15%	—	11%	5%	—	—	—	9%	6%
6 MONTHS OR LONGER	9%	—	—	—	—	5%	—	—	—	—	2%
UP TO 10% INTEREST	9%	—	—	—	—	—	—	—	13%	9%	3%
10% - 14%	—	—	8%	—	4%	—	—	—	—	—	1%
15% OR OVER	—	—	—	—	—	—	—	—	—	—	—
OTHER LIMITS	—	—	—	—	7%	—	—	—	—	—	3%

TABLE 25

WHETHER LIMITS ARE PLACED ON INTEREST FOR INTERIM OR BRIDGE LOANS WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD. APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	7	14	4	5	14	4	9	4	6	24	217
NO ANSWER; DON'T KNOW	1	—	—	1	2	1	—	—	—	1	16
TOTAL ANSWERING	6	14	4	4	12	3	9	4	6	23	201
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
LIMITS ON INTEREST FOR INTERIM/BRIDGE LOANS											
NONE	50%	71%	75%	75%	83%	100%	78%	75%	67%	43%	67%
REASONABLE	—	—	—	—	—	—	—	—	—	—	1%
NEGOTIABLE; VARIES	—	—	—	—	—	—	11%	—	—	9%	4%
FOR LOANS UP TO EQUITY IN OLD HOME	17%	7%	—	25%	—	—	11%	25%	17%	9%	5%
1-2 MONTHS	—	—	—	—	—	—	—	—	—	9%	5%
3-5 MONTHS	17%	—	25%	—	8%	—	—	—	—	4%	6%
6 MONTHS OR LONGER	17%	7%	—	—	—	—	—	—	—	4%	2%
UP TO 10% INTEREST	—	—	—	—	8%	—	—	—	—	9%	3%
10% - 14%	—	7%	—	—	—	—	—	—	—	—	1%
15% OR OVER	—	—	—	—	—	—	—	—	—	—	—
OTHER LIMITS	—	7%	—	—	—	—	—	—	17%	13%	3%

TABLE 25

WHETHER LIMITS ARE PLACED ON INTEREST FOR INTERIM OR BRIDGE LOANS WHEN EMPLOYEE PURCHASES A NEW HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO REIMBURSE	99	46	28	26	13	3	217
NO ANSWER; DON'T KNOW	8	5	—	—	2	1	16
TOTAL ANSWERING	91 100%	41 100%	28 100%	26 100%	11 100%	2 100%	201 100%
LIMITS ON INTEREST FOR INTERIM/BRIDGE LOANS							
NONE	74%	63%	54%	65%	64%	100%	67%
REASONABLE	—	—	7%	—	—	—	1%
NEGOTIABLE; VARIES	7%	2%	7%	—	—	—	4%
FOR LOANS UP TO EQUITY IN OLD HOME	3%	7%	—	15%	9%	—	5%
1-2 MONTHS	4%	2%	14%	4%	9%	—	5%
3-5 MONTHS	5%	5%	7%	4%	18%	—	6%
6 MONTHS OR LONGER	1%	5%	—	4%	—	—	2%
UP TO 10% INTEREST	1%	5%	7%	4%	—	—	3%
10% - 14%	1%	5%	—	—	—	—	1%
15% OR OVER	—	—	—	—	—	—	—
OTHER LIMITS	3%	5%	4%	4%	—	—	3%

TABLE 26

FIRMS HAVING PROBLEMS WITH TRANSFERRED EMPLOYEES GETTING MORTGAGES ON NEW HOMES

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	32	45	33	7	88	60	11	17	29	32	605
NO ANSWER; DON'T KNOW	—	4	—	—	1	1	—	1	—	1	15
TOTAL ANSWERING	32	41	33	7	87	59	11	16	29	31	590
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
PROBLEMS IN GETTING MORTGAGES											
HAVE HAD PROBLEMS IN 1980	22%	32%	24%	29%	21%	20%	27%	50%	31%	23%	29%
HAVE NOT HAD PROBLEMS IN 1980	78%	68%	76%	71%	79%	80%	73%	50%	69%	77%	71%

TABLE 26

FIRMS HAVING PROBLEMS WITH TRANSFERRED EMPLOYEES GETTING MORTGAGES ON NEW HOMES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	20	43	15	20	29	7	28	11	17	61	605
NO ANSWER; DON'T KNOW	2	—	—	—	1	—	1	—	1	2	15
TOTAL ANSWERING	18 100%	43 100%	15 100%	20 100%	28 100%	7 100%	27 100%	11 100%	16 100%	59 100%	590 100%
PROBLEMS IN GETTING MORTGAGES											
HAVE HAD PROBLEMS IN 1980	50%	33%	80%	55%	21%	29%	19%	36%	25%	29%	29%
HAVE NOT HAD PROBLEMS IN 1980	50%	67%	20%	45%	79%	71%	81%	64%	75%	71%	71%

TABLE 26

FIRMS HAVING PROBLEMS WITH TRANSFERRED EMPLOYEES GETTING MORTGAGES ON NEW HOMES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	273	108	76	89	35	16	605
NO ANSWER; DON'T KNOW	4	4	2	3	1	—	15
TOTAL ANSWERING	269 100%	104 100%	74 100%	86 100%	34 100%	16 100%	590 100%
PROBLEMS IN GETTING MORTGAGES							
HAVE HAD PROBLEMS IN 1980	15%	35%	38%	44%	47%	50%	29%
HAVE NOT HAD PROBLEMS IN 1980	85%	65%	62%	56%	53%	50%	71%

TABLE 27

STEPS FIRMS HAVE TAKEN OR ARE CONSIDERING TO HELP EMPLOYEES GET MORTGAGE FINANCING

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	32	45	33	7	88	60	11	17	29	32	605
NO ANSWER; DON'T KNOW	—	3	—	—	4	1	—	—	—	—	15
TOTAL ANSWERING	32 100%	42 100%	33 100%	7 100%	84 100%	59 100%	11 100%	17 100%	29 100%	32 100%	590 100%
STEPS TAKEN TO HELP EMPLOYEES GET MORTGAGES											
NOTHING	59%	67%	73%	71%	62%	56	73%	65%	86%	78%	68%
REFER TO BANKS	13%	24%	15%	14%	21%	15%	18%	18%	7%	13%	18%
COMPANY PROVIDES MORTGAGES	3%	2%	—	14%	6%	24%	—	—	—	3%	4%
USE RELOCATION FIRM OR LENDING INSTITUTION TO HELP OBTAIN FINANCING	9%	2%	3%	—	5%	2%	—	—	3%	—	2%
CONSIDERING RELOCATION FIRM OR LENDING INSTITUTION	—	2%	—	—	—	—	—	6%	—	3%	1%
PROVIDE LUMP SUM MIDA PAYMENTS FOR DOWN PAYMENTS	3%	—	—	—	1%	—	—	—	—	—	1%
CONSIDERING LUMP SUM MIDA PAYMENTS	—	—	3%	—	—	3%	—	6%	—	3%	1%
PROVIDE INTEREST FREE LOANS FOR DOWN PAYMENTS	9%	—	—	—	2%	—	—	6%	3%	—	2%
GUARANTEEING LOANS	3%	—	3%	—	1%	—	—	—	—	—	1%
LOOKING AT PROBLEM NOW	—	2%	3%	—	—	—	9%	—	—	—	1%
ALL OTHER STEPS	—	—	—	—	1%	—	—	—	—	—	1%

TABLE 27

STEPS FIRMS HAVE TAKEN OR ARE CONSIDERING TO HELP EMPLOYEES GET MORTGAGE FINANCING

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	20	43	15	20	29	7	28	11	17	61	605
NO ANSWER; DON'T KNOW	—	2	1	1	1	—	1	—	—	1	15
TOTAL ANSWERING	20 100%	41 100%	14 100%	19 100%	28 100%	7 100%	27 100%	11 100%	17 100%	60 100%	590 100%
STEPS TAKEN TO HELP EMPLOYEES GET MORTGAGES											
NOTHING	75%	61%	43%	68%	68%	71%	78%	73%	82%	73%	68%
REFER TO BANKS	15%	24%	36%	21%	32%	14%	11%	9%	18%	13%	18%
COMPANY PROVIDES MORTGAGES	—	5%	—	—	—	—	—	9%	—	—	4%
USE RELOCATION FIRM OR LENDING INSTITUTION TO HELP OBTAIN FINANCING	—	—	—	—	—	—	—	9%	—	3%	2%
CONSIDERING RELOCATION FIRM OR LENDING INSTITUTION	—	2%	—	—	—	—	7%	—	—	—	1%
PROVIDE LUMP SUM MIDA PAYMENTS FOR DOWN PAYMENTS	—	2%	—	5%	—	—	4%	—	—	—	1%
CONSIDERING LUMP SUM MIDA PAYMENTS	—	2%	7%	—	—	—	—	—	—	2%	1%
PROVIDE INTEREST FREE LOANS FOR DOWN PAYMENTS	—	—	7%	5%	—	14%	—	—	—	5%	2%
GUARANTEEING LOANS	5%	2%	—	—	—	—	—	—	—	—	1%
LOOKING AT PROBLEM NOW	5%	—	—	—	—	—	—	—	—	2%	1%
ALL OTHER STEPS	—	—	7%	—	—	—	—	—	—	2%	1%

TABLE 27

STEPS FIRMS HAVE TAKEN OR ARE CONSIDERING TO HELP EMPLOYEES GET MORTGAGE FINANCING

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	273	108	76	89	35	16	605
NO ANSWER; DON'T KNOW	9	2	1	2	1	—	15
TOTAL ANSWERING	264 100%	106 100%	75 100%	87 100%	34 100%	16 100%	590 100%
STEPS TAKEN TO HELP EMPLOYEES GET MORTGAGES							
NOTHING	68%	67%	72%	70%	59%	50%	68%
REFER TO BANKS	19%	19%	12%	17%	21%	19%	18%
COMPANY PROVIDES MORTGAGES	5%	3%	4%	7%	3%	6%	4%
USE RELOCATION FIRM OR LENDING INSTITUTION TO HELP OBTAIN FINANCING	2%	3%	1%	2%	3%	13%	2%
CONSIDERING RELOCATION FIRM OR LENDING INSTITUTION	1%	3%	—	—	—	—	1%
PROVIDE LUMP SUM MIDA PAYMENTS FOR DOWN PAYMENTS	—	—	1%	—	6%	6%	1%
CONSIDERING LUMP SUM MIDA PAYMENTS	1%	3%	1%	1%	—	—	1%
PROVIDE INTEREST FREE LOANS FOR DOWN PAYMENTS	2%	2%	3%	2%	6%	—	2%
GUARANTEEING LOANS	1%	1%	—	—	3%	6%	1%
LOOKING AT PROBLEM NOW	1%	—	4%	—	—	—	1%
ALL OTHER STEPS	1%	—	1%	—	—	—	1%

TABLE 28

FIRMS PROVIDING ACTUAL MORTGAGES TO EMPLOYEES

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	32	45	33	7	88	60	11	17	29	32	605
NO ANSWER; DON'T KNOW	1	1	—	1	—	1	—	—	—	—	6
TOTAL ANSWERING	31	44	33	6	88	59	11	17	29	32	599
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
MORTGAGES FOR EMPLOYEES											
FIRM DOES PROVIDE	3%	2%	—	17%	7%	39%	—	6%	3%	3%	7%
FIRM DOES NOT PROVIDE	97%	98%	100%	83%	93%	61%	100%	94%	97%	97%	93%

TABLE 28
FIRMS PROVIDING ACTUAL MORTGAGES TO EMPLOYEES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	20	43	15	20	29	7	28	11	17	61	605
NO ANSWER; DON'T KNOW	—	—	—	1	—	—	—	—	—	1	6
TOTAL ANSWERING	20	43	15	19	29	7	28	11	17	60	599
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
MORTGAGES FOR EMPLOYEES											
FIRM DOES PROVIDE	—	5%	—	5%	—	—	—	9%	—	—	7%
FIRM DOES NOT PROVIDE	100%	95%	100%	95%	100%	100%	100%	91%	100%	100%	93%

TABLE 28

FIRMS PROVIDING ACTUAL MORTGAGES TO EMPLOYEES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	273	108	76	89	35	16	605
NO ANSWER; DON'T KNOW	3	1	1	—	—	1	6
TOTAL ANSWERING	270 100%	107 100%	75 100%	89 100%	35 100%	15 100%	599 100%
MORTGAGES FOR EMPLOYEES							
FIRM DOES PROVIDE	7%	6%	4%	10%	9%	—	7%
FIRM DOES NOT PROVIDE	93%	94%	96%	90%	91%	100%	93%

TABLE 29

TYPE OF MORTGAGE ASSISTANCE PROGRAM

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO PROVIDE	1	1	—	1	6	23	—	1	1	1	39
NO ANSWER; DON'T KNOW	1	—	—	—	—	—	—	—	—	—	3
TOTAL ANSWERING	—	1	—	1	6	23	—	1	1	1	36
	—	100%	—	100%	100%	100%	—	100%	100%	100%	100%
TYPE OF PROGRAM											
COMPANY PROVIDES MORTGAGES AND EITHER UNDERWRITES, SERVICES AND HOLDS THEM; OR UNDERWRITES AND SELLS THEM IN THE SECONDARY MORTGAGE MARKET	—	100%	—	—	50%	83%	—	—	100%	—	69%
COMPANY PROVIDES UNSECURED TERM LOANS	—	—	—	100%	17%	4%	—	—	—	—	8%
USE AN OUTSIDE FIRM TO PROVIDE MORTGAGE FUNDS	—	—	—	—	17%	4%	—	—	—	100%	8%
USE COMPANY FUNDS BUT OUTSIDE FIRM UNDERWRITES, HOLDS AND ADMINISTERS THE LOAN	—	—	—	—	17%	9%	—	—	—	—	8%
COMPANY PROVIDES LOANS SECURED WITH SECONDARY MORTGAGES	—	—	—	—	—	—	—	100%	—	—	6%

TABLE 29
TYPE OF MORTGAGE ASSISTANCE PROGRAM

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO PROVIDE	—	2	—	1	—	—	—	1	—	—	39
NO ANSWER; DON'T KNOW	—	—	—	1	—	—	—	1	—	—	3
TOTAL ANSWERING	—	2	—	—	—	—	—	—	—	—	36
	—	100%	—	—	—	—	—	—	—	—	100%
TYPE OF PROGRAM											
COMPANY PROVIDES MORTGAGES AND EITHER UNDERWRITES; SERVICES AND HOLDS THEM; OR UNDERWRITES AND SELLS THEM IN THE SECONDARY MORTGAGE MARKET	—	50%	—	—	—	—	—	—	—	—	69%
COMPANY PROVIDES UNSECURED TERM LOANS	—	—	—	—	—	—	—	—	—	—	8%
USE AN OUTSIDE FIRM TO PROVIDE MORTGAGE FUNDS	—	—	—	—	—	—	—	—	—	—	8%
USE COMPANY FUNDS BUT OUTSIDE FIRM UNDERWRITES, HOLDS AND ADMINISTERS THE LOAN	—	—	—	—	—	—	—	—	—	—	8%
COMPANY PROVIDES LOANS SECURED WITH SECONDARY MORTGAGES	—	50%	—	—	—	—	—	—	—	—	6%

TABLE 29

TYPE OF MORTGAGE ASSISTANCE PROGRAM

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO PROVIDE	18	6	3	9	3	—	39
NO ANSWER; DON'T KNOW	2	1	—	—	—	—	3
TOTAL ANSWERING	16 100%	5 100%	3 100%	9 100%	3 100%	— —	36 100%
TYPE OF PROGRAM							
COMPANY PROVIDES MORTGAGES AND EITHER UNDERWRITES, SERVICES AND HOLDS THEM; OR UNDERWRITES AND SELLS THEM IN THE SECONDARY MORTGAGE MARKET	81%	80%	67%	44%	67%	—	69%
COMPANY PROVIDES UNSECURED TERM LOANS	13%	20%	—	—	—	—	8%
USE AN OUTSIDE FIRM TO PROVIDE MORTGAGE FUNDS	6%	—	—	22%	—	—	8%
USE COMPANY FUNDS BUT OUTSIDE FIRM UNDERWRITES, HOLDS AND ADMINISTERS THE LOAN	—	—	33%	11%	33%	—	8%
COMPANY PROVIDES LOANS SECURED WITH SECONDARY MORTGAGES	—	—	—	22%	—	—	6%

TABLE 30

INTEREST RATES AT WHICH MORTGAGES ARE PROVIDED TO EMPLOYEES

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO PROVIDE	1	1	—	1	6	23	—	1	1	1	39
NO ANSWER; DON'T KNOW	1	—	—	—	—	—	—	—	1	—	3
TOTAL ANSWERING	—	1	—	1	6	23	—	1	—	1	36
	—	100%	—	100%	100%	100%	—	100%	—	100%	100%
INTEREST RATE											
PREVAILING RATE AT TIME COMMITMENT IS GIVEN	—	—	—	100%	33%	17%	—	—	—	—	19%
PREVAILING RATE MINUS ONE OR TWO PERCENT	—	—	—	—	17%	52%	—	—	—	—	36%
FIXED RATE BELOW PREVAILING RATE	—	100%	—	—	50%	17%	—	100%	—	100%	33%
BLENDED RATE BASED ON PREVIOUS LOAN AND CURRENT RATE	—	—	—	—	—	13%	—	—	—	—	11%

TABLE 30

INTEREST RATES AT WHICH MORTGAGES ARE PROVIDED TO EMPLOYEES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO PROVIDE	—	2	—	1	—	—	—	1	—	—	39
NO ANSWER; DON'T KNOW	—	—	—	1	—	—	—	—	—	—	3
TOTAL ANSWERING	—	2	—	—	—	—	—	1	—	—	36
	—	100%	—	—	—	—	—	100%	—	—	100%
INTEREST RATE											
PREVAILING RATE AT TIME COMMITMENT IS GIVEN	—	—	—	—	—	—	—	—	—	—	19%
PREVAILING RATE MINUS ONE OR TWO PERCENT	—	—	—	—	—	—	—	—	—	—	36%
FIXED RATE BELOW PREVAILING RATE	—	50%	—	—	—	—	—	100%	—	—	33%
BLENDED RATE BASED ON PREVIOUS LOAN AND CURRENT RATE	—	50%	—	—	—	—	—	—	—	—	11%

TABLE 30

INTEREST RATES AT WHICH MORTGAGES ARE PROVIDED TO EMPLOYEES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO PROVIDE	18	6	3	9	3	—	39
NO ANSWER; DON'T KNOW	1	1	—	1	—	—	3
TOTAL ANSWERING	17	5	3	8	3	—	36
	100%	100%	100%	100%	100%	—	100%
INTEREST RATE							
PREVAILING RATE AT TIME COMMITMENT IS GIVEN	29%	40%	—	—	—	—	19%
PREVAILING RATE MINUS ONE OR TWO PERCENT	41%	40%	33%	25%	33%	—	36%
FIXED RATE BELOW PREVAILING RATE	24%	—	67%	50%	67%	—	33%
BLENDED RATE BASED ON PREVIOUS LOAN AND CURRENT RATE	6%	20%	—	25%	—	—	11%

TABLE 31

FIRMS HAVING DIFFICULTIES WITH EMPLOYEES ACCEPTING TRANSFERS INTO HIGH COST OF LIVING AREAS

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	32	45	33	7	88	60	11	17	29	32	605
NO ANSWER; DON'T KNOW	—	2	1	—	4	5	—	2	1	3	27
TOTAL ANSWERING	32	43	32	7	84	55	11	15	28	29	578
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
DIFFICULTIES											
HAVE HAD DIFFICULTIES	34%	49%	47%	57%	44%	56%	55%	60%	39%	52%	48%
HAVE NOT HAD DIFFICULTIES	66%	51%	53%	43%	56%	44%	45%	40%	61%	48%	52%

TABLE 31

FIRMS HAVING DIFFICULTIES WITH EMPLOYEES ACCEPTING TRANSFERS INTO HIGH COST OF LIVING AREAS

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	20	43	15	20	29	7	28	11	17	61	605
NO ANSWER; DON'T KNOW	1	2	1	1	2	—	—	—	1	1	27
TOTAL ANSWERING	19 100%	41 100%	14 100%	19 100%	27 100%	7 100%	28 100%	11 100%	16 100%	60 100%	578 100%
DIFFICULTIES											
HAVE HAD DIFFICULTIES	68%	46%	64%	63%	33%	14%	39%	27%	44%	55%	48%
HAVE NOT HAD DIFFICULTIES	32%	54%	36%	37%	67%	86%	61%	73%	56%	45%	52%

TABLE 31

FIRMS HAVING DIFFICULTIES WITH EMPLOYEES ACCEPTING TRANSFERS INTO HIGH COST OF LIVING AREAS

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	273	108	76	89	35	16	605
NO ANSWER; DON'T KNOW	12	6	—	7	1	—	27
TOTAL ANSWERING	261	102	76	82	34	16	578
	100%	100%	100%	100%	100%	100%	100%
DIFFICULTIES							
HAVE HAD DIFFICULTIES	35%	54%	54%	68%	59%	56%	48%
HAVE NOT HAD DIFFICULTIES	65%	46%	46%	32%	41%	44%	52%

TABLE 32

FIRMS OFFERING A COST OF LIVING DIFFERENTIAL ALLOWANCE TO ENCOURAGE EMPLOYEES TO TRANSFER TO HIGH COST AREAS

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	32	45	33	7	88	60	11	17	29	32	605
NO ANSWER; DON'T KNOW	2	2	—	—	4	1	—	1	—	2	17
TOTAL ANSWERING	30 100%	43 100%	33 100%	7 100%	84 100%	59 100%	11 100%	16 100%	29 100%	30 100%	588 100%
COST OF LIVING DIFFERENTIAL											
DO OFFER	37%	19%	18%	14%	20%	31%	9%	44%	24%	20%	23%
DO NOT OFFER	63%	81%	82%	86%	80%	69%	91%	56%	76%	80%	77%

TABLE 32

FIRMS OFFERING A COST OF LIVING DIFFERENTIAL ALLOWANCE TO ENCOURAGE EMPLOYEES TO TRANSFER TO HIGH COST AREAS

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	20	43	15	20	29	7	28	11	17	61	605
NO ANSWER; DON'T KNOW	1	1	—	—	—	1	—	—	—	2	17
TOTAL ANSWERING	19 100%	42 100%	15 100%	20 100%	29 100%	6 100%	28 100%	11 100%	17 100%	59 100%	588 100%
COST OF LIVING DIFFERENTIAL											
DO OFFER	16%	21%	13%	20%	21%	17%	18%	18%	18%	27%	23%
DO NOT OFFER	84%	79%	87%	80%	79%	83%	82%	82%	82%	73%	77%

TABLE 32

FIRMS OFFERING A COST OF LIVING DIFFERENTIAL ALLOWANCE TO ENCOURAGE EMPLOYEES TO TRANSFER TO HIGH COST AREAS

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	273	108	76	89	35	16	605
NO ANSWER; DON'T KNOW	11	1	1	2	1	1	17
TOTAL ANSWERING	262 100%	107 100%	75 100%	87 100%	34 100%	15 100%	588 100%
COST OF LIVING DIFFERENTIAL							
DO OFFER	18%	24%	25%	29%	32%	27%	23%
DO NOT OFFER	82%	76%	75%	71%	68%	73%	77%

TABLE 33

TYPE OF COST OF LIVING DIFFERENTIAL PAYMENT MADE

	INDUSTRY										
	PETROLEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO OFFER	11	8	6	1	17	18	1	7	7	6	133
NO ANSWER; DON'T KNOW	—	—	—	—	1	1	—	1	—	—	3
TOTAL ANSWERING	11 100%	8 100%	6 100%	1 100%	16 100%	17 100%	1 100%	6 100%	7 100%	6 100%	130 100%
TYPE OF PAYMENT											
SALARY SUPPLEMENT IN EACH PAY PERIOD	55%	25%	67%	—	81%	65%	100%	83%	29%	67%	58%
QUARTERLY/SEMI-ANNUAL PAYMENT	9%	13%	—	—	—	6%	—	—	—	—	8%
ANNUAL PAYMENT	—	25%	—	100%	—	18%	—	—	—	—	7%
ONE LUMP SUM PAYMENT AT TIME OF MOVE	36%	38%	33%	—	19%	12%	—	17%	71%	33%	26%
EMPLOYEE CAN CHOOSE	—	—	—	—	—	—	—	—	—	—	1%

TABLE 33

TYPE OF COST OF LIVING DIFFERENTIAL PAYMENT MADE

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO OFFER	3	9	2	4	6	1	5	2	3	16	133
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	3
TOTAL ANSWERING	3 100%	9 100%	2 100%	4 100%	6 100%	1 100%	5 100%	2 100%	3 100%	16 100%	130 100%
TYPE OF PAYMENT											
SALARY SUPPLEMENT IN EACH PAY PERIOD	67%	44%	50%	50%	33%	—	60%	50%	67%	69%	58%
QUARTERLY/SEMI-ANNUAL PAYMENT	—	11%	—	50%	33%	—	—	—	—	13%	8%
ANNUAL PAYMENT	—	11%	—	—	—	100%	—	—	—	6%	7%
ONE LUMP SUM PAYMENT AT TIME OF MOVE	33%	33%	50%	—	33%	—	40%	50%	—	13%	26%
EMPLOYEE CAN CHOOSE	—	—	—	—	—	—	—	—	33%	—	1%

TABLE 33

TYPE OF COST OF LIVING DIFFERENTIAL PAYMENT MADE

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO OFFER	47	26	19	25	11	4	133
NO ANSWER; DON'T KNOW	1	1	—	—	—	—	3
TOTAL ANSWERING	46 100%	25 100%	19 100%	25 100%	11 100%	4 100%	130 100%
TYPE OF PAYMENT							
SALARY SUPPLEMENT IN EACH PAY PERIOD	67%	72%	47%	40%	55%	50%	58%
QUARTERLY/SEMI-ANNUAL PAYMENT	7%	4%	5%	8%	9%	50%	8%
ANNUAL PAYMENT	2%	8%	11%	12%	9%	—	7%
ONE LUMP SUM PAYMENT AT TIME OF MOVE	24%	16%	37%	36%	27%	—	26%
EMPLOYEE CAN CHOOSE	—	—	—	4%	—	—	1%

TABLE 34

LENGTH OF TIME SALARY SUPPLEMENT COST OF LIVING DIFFERENTIAL PAYMENTS ARE MADE

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO OFFER SALARY SUPPLEMENTS	7	5	4	1	13	15	1	5	2	4	96
NO ANSWER; DON'T KNOW	—	—	—	—	—	2	—	—	—	—	4
TOTAL ANSWERING	7 100%	5 100%	4 100%	1 100%	13 100%	13 100%	1 100%	5 100%	2 100%	4 100%	92 100%
LENGTH OF TIME											
ONE YEAR	—	20%	—	—	8%	—	—	—	—	—	5%
TWO YEARS	—	—	—	—	8%	—	—	—	—	—	1%
THREE YEARS	29%	20%	—	100%	—	8%	—	—	—	25%	16%
FOUR YEARS	—	20%	—	—	—	—	—	—	—	—	2%
FIVE YEARS	—	—	—	—	—	—	—	—	—	—	1%
MORE THAN FIVE YEARS	—	—	—	—	—	—	—	—	—	—	—
AS LONG AS THEY ARE THERE	71%	40%	100%	—	85%	92%	100%	100%	100%	75%	74%

TABLE 34

LENGTH OF TIME SALARY SUPPLEMENT COST OF LIVING DIFFERENTIAL PAYMENTS ARE MADE

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO OFFER SALARY SUPPLEMENTS	2	6	1	4	4	1	3	1	3	14	96
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	1	1	4
TOTAL ANSWERING	2 100%	6 100%	1 100%	4 100%	4 100%	1 100%	3 100%	1 100%	2 100%	13 100%	92 100%
LENGTH OF TIME											
ONE YEAR	—	17%	—	—	—	100%	—	—	50%	—	5%
TWO YEARS	—	—	—	—	—	—	—	—	—	—	1%
THREE YEARS	—	50%	—	25%	50%	—	—	—	—	23%	16%
FOUR YEARS	—	—	100%	—	—	—	—	—	—	—	2%
FIVE YEARS	—	17%	—	—	—	—	—	—	—	—	1%
MORE THAN FIVE YEARS	—	—	—	—	—	—	—	—	—	—	—
AS LONG AS THEY ARE THERE	100%	17%	—	75%	50%	—	100%	100%	50%	77%	74%

TABLE 34

LENGTH OF TIME SALARY SUPPLEMENT COST OF LIVING DIFFERENTIAL PAYMENTS ARE MADE

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO OFFER SALARY SUPPLEMENTS	35	21	12	16	8	4	96
NO ANSWER; DON'T KNOW	—	1	1	2	—	—	4
TOTAL ANSWERING	35 100%	20 100%	11 100%	14 100%	8 100%	4 100%	92 100%
LENGTH OF TIME							
ONE YEAR	9%	—	9%	7%	—	—	5%
TWO YEARS	3%	—	—	—	—	—	1%
THREE YEARS	6%	5%	18%	29%	38%	75%	16%
FOUR YEARS	—	—	—	14%	—	—	2%
FIVE YEARS	—	5%	—	—	—	—	1%
MORE THAN FIVE YEARS	—	—	—	—	—	—	—
AS LONG AS THEY ARE THERE	83%	90%	73%	50%	63%	25%	74%

TABLE 35

FIRMS PROVIDING A MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	32	45	33	7	88	60	11	17	29	32	605
NO ANSWER; DON'T KNOW	—	—	1	—	3	2	—	—	—	2	10
TOTAL ANSWERING	32 100%	45 100%	32 100%	7 100%	85 100%	58 100%	11 100%	17 100%	29 100%	30 100%	595 100%
MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE											
DO PROVIDE	78%	67%	72%	86%	55%	47%	55%	53%	72%	57%	61%
DO NOT PROVIDE	22%	33%	28%	14%	45%	53%	45%	47%	28%	43%	39%

TABLE 35
FIRMS PROVIDING A MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD. APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	20	43	15	20	29	7	28	11	17	61	605
NO ANSWER; DON'T KNOW	—	—	—	1	—	—	—	—	—	1	10
TOTAL ANSWERING	20 100%	43 100%	15 100%	19 100%	29 100%	7 100%	28 100%	11 100%	17 100%	60 100%	595 100%
MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE											
DO PROVIDE	50%	72%	80%	58%	69%	86%	43%	36%	76%	52%	61%
DO NOT PROVIDE	50%	28%	20%	42%	31%	14%	57%	64%	24%	48%	39%

TABLE 35

FIRMS PROVIDING A MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	273	108	76	89	35	16	605
NO ANSWER; DON'T KNOW	7	—	2	—	1	—	10
TOTAL ANSWERING	266 100%	108 100%	74 100%	89 100%	34 100%	16 100%	595 100%
MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE							
DO PROVIDE	42%	67%	78%	80%	82%	94%	61%
DO NOT PROVIDE	58%	33%	22%	20%	18%	6%	39%

TABLE 36

BASE: AMOUNT USED IN CALCULATING MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO PROVIDE	25	30	23	6	47	27	6	9	21	17	361
NO ANSWER; DON'T KNOW	1	—	—	1	2	1	—	1	—	—	10
TOTAL ANSWERING	24 100%	30 100%	23 100%	5 100%	45 100%	26 100%	6 100%	8 100%	21 100%	17 100%	351 100%
BASE AMOUNT USED											
ORIGINAL BALANCE ON OLD MORTGAGE	4%	13%	22%	20%	29%	15%	33%	13%	—	—	15%
CURRENT BALANCE ON OLD MORTGAGE	17%	30%	35%	20%	29%	35%	50%	38%	33%	35%	31%
LESSER OF THE CURRENT BALANCE ON OLD MORTGAGE OR NEW MORTGAGE AMOUNT	17%	10%	26%	—	16%	19%	—	—	24%	29%	19%
PURCHASE PRICE OF NEW HOME LESS EQUITY IN OLD HOME	46%	17%	13%	—	9%	19%	17%	25%	33%	18%	17%
THE NEW MORTGAGE AMOUNT	17%	20%	4%	20%	13%	8%	—	25%	—	18%	11%
AVERAGE OF NEW AND OLD MORTGAGES	—	3%	—	—	2%	—	—	—	5%	—	2%
OTHER FORMULAS	—	7%	—	40%	2%	4%	—	—	5%	—	4%

TABLE 36

BASE AMOUNT USED IN CALCULATING MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO PROVIDE	10	31	12	11	20	6	12	4	13	31	361
NO ANSWER; DON'T KNOW	—	1	—	—	1	—	—	—	—	2	10
TOTAL ANSWERING	10 100%	30 100%	12 100%	11 100%	19 100%	6 100%	12 100%	4 100%	13 100%	29 100%	351 100%
BASE AMOUNT USED											
ORIGINAL BALANCE ON OLD MORTGAGE	30%	7%	25%	—	11%	—	8%	—	23%	28%	15%
CURRENT BALANCE ON OLD MORTGAGE	10%	37%	25%	36%	32%	83%	42%	—	15%	31%	31%
LESSER OF THE CURRENT BALANCE ON OLD MORTGAGE OR NEW MORTGAGE AMOUNT	30%	33%	17%	—	11%	17%	25%	25%	31%	21%	19%
PURCHASE PRICE OF NEW HOME LESS EQUITY IN OLD HOME	20%	10%	8%	36%	16%	—	8%	25%	8%	10%	17%
THE NEW MORTGAGE AMOUNT	10%	10%	8%	18%	11%	—	17%	25%	15%	3%	11%
AVERAGE OF NEW AND OLD MORTGAGES	—	—	8%	—	11%	—	—	25%	8%	—	2%
OTHER FORMULAS	—	3%	8%	9%	11%	—	—	—	—	7%	4%

TABLE 36

BASE AMOUNT USED IN CALCULATING MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO PROVIDE	113	72	58	71	28	15	361
NO ANSWER; DON'T KNOW	4	2	1	1	1	—	10
TOTAL ANSWERING	109 100%	70 100%	57 100%	70 100%	27 100%	15 100%	351 100%
BASE AMOUNT USED							
ORIGINAL BALANCE ON OLD MORTGAGE	17%	14%	16%	16%	15%	—	15%
CURRENT BALANCE ON OLD MORTGAGE	29%	34%	35%	29%	22%	40%	31%
LESSER OF THE CURRENT BALANCE ON OLD MORTGAGE OR NEW MORTGAGE AMOUNT	21%	24%	21%	14%	15%	7%	19%
PURCHASE PRICE OF NEW HOME LESS EQUITY IN OLD HOME	12%	14%	12%	23%	30%	27%	17%
THE NEW MORTGAGE AMOUNT	10%	9%	12%	11%	15%	27%	11%
AVERAGE OF NEW AND OLD MORTGAGES	4%	1%	2%	1%	4%	—	2%
OTHER FORMULAS	6%	3%	2%	6%	—	—	4%

TABLE 37

FORMULAS USED TO DETERMINE DIFFERENCE BETWEEN INTEREST RATES WHEN CALCULATING MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO PROVIDE	25	30	23	6	47	27	6	9	21	17	361
NO ANSWER; DON'T KNOW	1	—	1	1	2	1	—	1	—	1	13
TOTAL ANSWERING	24 100%	30 100%	22 100%	5 100%	45 100%	26 100%	6 100%	8 100%	21 100%	16 100%	348 100%
FORMULA USED TO CALCULATE DIFFERENCE											
NEW MINUS OLD INTEREST RATE	71%	77%	68%	100%	89%	50%	50%	50%	76%	69%	74%
NEW MINUS OLD INTEREST RATE MINUS ONE OR TWO PERCENT	13%	10%	18%	—	11%	12%	17%	25%	14%	19%	12%
NEW MINUS OLD INTEREST RATE MINUS A FIXED BASE PERCENT	13%	10%	14%	—	—	31%	17%	13%	5%	13%	10%
NEW MINUS OLD INTEREST RATE UP TO MAXIMUM PERCENT DIFFERENCE	4%	—	—	—	—	8%	—	13%	—	—	2%
OTHER FORMULAS	—	3%	—	—	—	—	17%	—	5%	—	1%

TABLE 37

FORMULAS USED TO DETERMINE DIFFERENCE BETWEEN INTEREST RATES WHEN CALCULATING MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO PROVIDE	10	31	12	11	20	6	12	4	13	31	361
NO ANSWER; DON'T KNOW	—	2	—	1	1	—	—	—	—	1	13
TOTAL ANSWERING	10 100%	29 100%	12 100%	10 100%	19 100%	6 100%	12 100%	4 100%	13 100%	30 100%	348 100%
FORMULA USED TO CALCULATE DIFFERENCE											
NEW MINUS OLD INTEREST RATE	60%	79%	83%	70%	79%	83%	83%	100%	69%	73%	74%
NEW MINUS OLD INTEREST RATE MINUS ONE OR TWO PERCENT	20%	10%	8%	10%	11%	17%	—	—	15%	13%	12%
NEW MINUS OLD INTEREST RATE MINUS A FIXED BASE PERCENT	20%	3%	—	20%	11%	—	8%	—	8%	10%	10%
NEW MINUS OLD INTEREST RATE UP TO MAXIMUM PERCENT DIFFERENCE	—	3%	8%	—	—	—	8%	—	8%	—	2%
OTHER FORMULAS	—	3%	—	—	—	—	—	—	—	3%	1%

TABLE 37

FORMULAS USED TO DETERMINE DIFFERENCE BETWEEN INTEREST RATES WHEN CALCULATING MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO PROVIDE	113	72	58	71	28	15	361
NO ANSWER; DON'T KNOW	8	1	—	3	—	—	13
TOTAL ANSWERING	105 100%	71 100%	58 100%	68 100%	28 100%	15 100%	348 100%
FORMULA USED TO CALCULATE DIFFERENCE							
NEW MINUS OLD INTEREST RATE	78%	75%	74%	71%	71%	67%	74%
NEW MINUS OLD INTEREST RATE MINUS ONE OR TWO PERCENT	10%	11%	10%	18%	14%	20%	12%
NEW MINUS OLD INTEREST RATE MINUS A FIXED BASE PERCENT	10%	7%	16%	10%	11%	—	10%
NEW MINUS OLD INTEREST RATE UP TO MAXIMUM PERCENT DIFFERENCE	2%	4%	—	1%	4%	7%	2%
OTHER FORMULAS	1%	3%	—	—	—	7%	1%

TABLE 38

TIME PERIOD COVERED BY MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO PROVIDE	25	30	23	6	47	27	6	9	21	17	361
NO ANSWER; DON'T KNOW	1	1	2	1	1	—	—	1	—	—	11
TOTAL ANSWERING	24 100%	29 100%	21 100%	5 100%	46 100%	27 100%	6 100%	8 100%	21 100%	17 100%	350 100%
TIME PERIOD											
ONE YEAR	—	—	—	20%	7%	—	17%	13%	5%	—	4%
TWO YEARS	8%	21%	10%	—	17%	11%	33%	13%	—	6%	13%
THREE YEARS	75%	62%	71%	80%	65%	63%	33%	63%	57%	88%	67%
FOUR YEARS	—	3%	5%	—	2%	7%	—	13%	5%	—	4%
FIVE OR MORE YEARS	17%	3%	10%	—	7%	11%	—	—	29%	—	9%
LIFE OF NEW MORTGAGE	—	10%	5%	—	2%	7%	17%	—	—	6%	3%
LIFE OF OLD MORTGAGE	—	—	—	—	—	—	—	—	5%	—	1%

TABLE 38

TIME PERIOD COVERED BY MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO PROVIDE	10	31	12	11	20	6	12	4	13	31	361
NO ANSWER; DON'T KNOW	—	1	—	1	—	—	1	1	—	—	11
TOTAL ANSWERING	10	30	12	10	20	6	11	3	13	31	350
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
TIME PERIOD											
ONE YEAR	—	7%	8%	10%	5%	—	9%	—	—	—	4%
TWO YEARS	30%	7%	8%	10%	15%	17%	18%	—	—	19%	13%
THREE YEARS	60%	67%	58%	70%	75%	83%	64%	67%	69%	68%	67%
FOUR YEARS	—	7%	17%	—	—	—	—	—	—	6%	4%
FIVE OR MORE YEARS	10%	13%	—	10%	5%	—	—	33%	31%	—	9%
LIFE OF NEW MORTGAGE	—	—	8%	—	—	—	9%	—	—	3%	3%
LIFE OF OLD MORTGAGE	—	—	—	—	—	—	—	—	—	3%	1%

TABLE 38

TIME PERIOD COVERED BY MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO PROVIDE	113	72	58	71	28	15	361
NO ANSWER; DON'T KNOW	7	2	—	1	—	—	11
TOTAL ANSWERING	106	70	58	70	28	15	350
	100%	100%	100%	100%	100%	100%	100%
TIME PERIOD							
ONE YEAR	7%	3%	7%	—	—	—	4%
TWO YEARS	11%	17%	7%	13%	18%	13%	13%
THREE YEARS	65%	69%	71%	73%	57%	47%	67%
FOUR YEARS	1%	3%	7%	6%	4%	7%	4%
FIVE OR MORE YEARS	10%	6%	5%	7%	11%	33%	9%
LIFE OF NEW MORTGAGE	5%	1%	3%	1%	11%	—	3%
LIFE OF OLD MORTGAGE	1%	1%	—	—	—	—	1%

TABLE 39

COMPANY'S POLICY FOR PAYING OUT MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO PROVIDE	25	30	23	6	47	27	6	9	21	17	361
NO ANSWER; DON'T KNOW	1	—	—	—	1	—	—	—	—	1	5
TOTAL ANSWERING	24 100%	30 100%	23 100%	6 100%	46 100%	27 100%	6 100%	9 100%	21 100%	16 100%	356 100%
POLICY											
PAY LUMP SUM AT TIME OF MOVE	29%	17%	17%	17%	13%	7%	33%	11%	24%	19%	19%
WEEKLY OR BI-MONTHLY INSTALLMENTS	4%	3%	—	17%	2%	7%	—	—	—	13%	4%
MONTHLY INSTALLMENTS	13%	17%	17%	—	22%	15%	—	11%	19%	6%	17%
QUARTERLY INSTALLMENTS	8%	23%	17%	17%	15%	11%	—	22%	5%	6%	12%
SEMI-ANNUAL INSTALLMENTS	—	3%	4%	17%	4%	4%	—	22%	—	13%	4%
ANNUAL INSTALLMENTS	38%	30%	39%	33%	39%	56%	67%	22%	48%	44%	41%
INSTALLMENTS IN DECREASING AMOUNTS ANNUALLY	4%	3%	4%	—	—	—	—	—	—	—	2%
EMPLOYEE CAN CHOOSE INSTALLMENT PLAN	4%	3%	—	—	4%	—	—	11%	5%	—	2%

TABLE 39

COMPANY'S POLICY FOR PAYING OUT MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO PROVIDE	10	31	12	11	20	6	12	4	13	31	361
NO ANSWER; DON'T KNOW	—	1	—	1	—	—	—	—	—	—	5
TOTAL ANSWERING	10 100%	30 100%	12 100%	10 100%	20 100%	6 100%	12 100%	4 100%	13 100%	31 100%	356 100%
POLICY											
PAY LUMP SUM AT TIME OF MOVE	20%	40%	8%	20%	—	50%	17%	25%	23%	23%	19%
WEEKLY OR BI-MONTHLY INSTALLMENTS	10%	—	8%	—	5%	—	8%	—	8%	3%	4%
MONTHLY INSTALLMENTS	20%	13%	17%	—	5%	33%	42%	25%	23%	26%	17%
QUARTERLY INSTALLMENTS	—	7%	8%	20%	10%	—	8%	25%	8%	16%	12%
SEMI-ANNUAL INSTALLMENTS	10%	—	17%	—	—	—	—	—	—	—	4%
ANNUAL INSTALLMENTS	40%	37%	42%	60%	80%	—	25%	25%	38%	29%	41%
INSTALLMENTS IN DECREASING AMOUNTS ANNUALLY	—	3%	—	—	—	17%	—	—	—	3%	2%
EMPLOYEE CAN CHOOSE INSTALLMENT PLAN	—	—	—	—	—	—	—	—	—	—	2%

TABLE 39

COMPANY'S POLICY FOR PAYING OUT MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO PROVIDE	113	72	58	71	28	15	361
NO ANSWER; DON'T KNOW	2	2	—	—	1	—	5
TOTAL ANSWERING	111 100%	70 100%	58 100%	71 100%	27 100%	15 100%	356 100%
POLICY							
PAY LUMP SUM AT TIME OF MOVE	18%	21%	22%	17%	19%	27%	19%
WEEKLY OR BI-MONTHLY INSTALLMENTS	4%	4%	2%	6%	7%	—	4%
MONTHLY INSTALLMENTS	20%	11%	10%	21%	26%	7%	17%
QUARTERLY INSTALLMENTS	14%	11%	14%	13%	11%	—	12%
SEMI-ANNUAL INSTALLMENTS	2%	6%	2%	6%	7%	—	4%
ANNUAL INSTALLMENTS	41%	39%	48%	37%	26%	60%	41%
INSTALLMENTS IN DECREASING AMOUNTS ANNUALLY	1%	4%	—	1%	4%	—	2%
EMPLOYEE CAN CHOOSE INSTALLMENT PLAN	1%	3%	2%	—	—	7%	2%

TABLE 40

LOANS/MORTGAGES COVERED IN MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE CALCULATION

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO PROVIDE	25	30	23	6	47	27	6	9	21	17	361
NO ANSWER; DON'T KNOW	1	6	4	2	4	3	—	1	1	2	36
TOTAL ANSWERING	24 100%	24 100%	19 100%	4 100%	43 100%	24 100%	6 100%	8 100%	20 100%	15 100%	325 100%
LOANS/MORTGAGES COVERED											
FIRST MORTGAGE OR TRUST DEED ONLY	58%	71%	74%	75%	93%	67%	67%	88%	75%	53%	74%
FIRST MORTGAGE OR TRUST DEED AND ANY SECONDARY OR SHORT-TERM FINANCING	42%	29%	26%	25%	7%	33%	33%	13%	25%	47%	26%

TABLE 40

LOANS/MORTGAGES COVERED IN MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE CALCULATION

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO PROVIDE	10	31	12	11	20	6	12	4	13	31	361
NO ANSWER; DON'T KNOW	1	2	1	1	3	—	—	—	1	3	36
TOTAL ANSWERING	9 100%	29 100%	11 100%	10 100%	17 100%	6 100%	12 100%	4 100%	12 100%	28 100%	325 100%
LOANS/MORTGAGES COVERED											
FIRST MORTGAGE OR TRUST DEED ONLY	56%	79%	73%	90%	71%	83%	83%	50%	83%	61%	74%
FIRST MORTGAGE OR TRUST DEED AND ANY SECONDARY OR SHORT-TERM FINANCING	44%	21%	27%	10%	29%	17%	17%	50%	17%	39%	26%

TABLE 40

LOANS/MORTGAGES COVERED IN MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE CALCULATION

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO PROVIDE	113	72	58	71	28	15	361
NO ANSWER; DON'T KNOW	14	6	8	6	1	—	36
TOTAL ANSWERING	99	66	50	65	27	15	325
	100%	100%	100%	100%	100%	100%	100%
LOANS/MORTGAGES COVERED							
FIRST MORTGAGE OR TRUST DEED ONLY	83%	73%	70%	71%	67%	47%	74%
FIRST MORTGAGE OR TRUST DEED AND ANY SECONDARY OR SHORT-TERM FINANCING	17%	27%	30%	29%	33%	53%	26%

TABLE 41

FIRMS PROVIDING TAX ADDER PAYMENTS TO OFFSET THE TAX LIABILITY ON PAYMENTS TO EMPLOYEES WHICH MAY BE CONSIDERED INCOME

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	32	45	33	7	88	60	11	17	29	32	605
NO ANSWER; DON'T KNOW	2	5	—	—	2	2	—	—	1	2	19
TOTAL ANSWERING	30	40	33	7	86	58	11	17	28	30	586
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
TAX ADDER PAYMENTS											
DO PROVIDE	70%	53%	61%	43%	63%	66%	73%	53%	71%	50%	59%
DO NOT PROVIDE	30%	48%	39%	57%	37%	34%	27%	47%	29%	50%	41%

TABLE 41

FIRMS PROVIDING TAX ADDER PAYMENTS TO OFFSET THE TAX LIABILITY ON PAYMENTS TO EMPLOYEES WHICH MAY BE CONSIDERED INCOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	20	43	15	20	29	7	28	11	17	61	605
NO ANSWER; DON'T KNOW	1	—	—	1	—	—	—	—	—	3	19
TOTAL ANSWERING	19	43	15	19	29	7	28	11	17	58	586
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
TAX ADDER PAYMENTS											
DO PROVIDE	53%	67%	87%	47%	52%	86%	46%	36%	59%	48%	59%
DO NOT PROVIDE	47%	33%	13%	53%	48%	14%	54%	64%	41%	52%	41%

TABLE 41

FIRMS PROVIDING TAX ADDER PAYMENTS TO OFFSET THE TAX LIABILITY ON PAYMENTS TO EMPLOYEES WHICH MAY BE CONSIDERED INCOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	273	108	76	89	35	16	605
NO ANSWER; DON'T KNOW	8	3	2	3	3	—	19
TOTAL ANSWERING	265 100%	105 100%	74 100%	86 100%	32 100%	16 100%	586 100%
TAX ADDER PAYMENTS							
DO PROVIDE	46%	64%	69%	72%	81%	81%	59%
DO NOT PROVIDE	54%	36%	31%	28%	19%	19%	41%

TABLE 42

METHOD OF CALCULATING ADDITIONAL TAX LIABILITY

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	21	21	20	3	54	38	8	9	20	15	346
NO ANSWER; DON'T KNOW	1	2	—	—	2	—	—	1	3	2	17
TOTAL ANSWERING	20 100%	19 100%	20 100%	3 100%	52 100%	38 100%	8 100%	8 100%	17 100%	13 100%	329 100%
METHOD OF CALCULATING LIABILITY											
REIMBURSE FIXED PERCENT OF NON-DEDUCTIBLE MOVING EXPENSES	15%	32%	15%	33%	25%	26%	13%	13%	29%	23%	21%
REIMBURSE ACTUAL ESTIMATED TAX BASED ON EMPLOYEE'S INCOME, DEPENDENTS AND DEDUCTIONS	55%	58%	75%	67%	67%	61%	63%	88%	47%	77%	63%
REIMBURSE BASED ON A SCHEDULE OF SALARY RANGES	30%	11%	10%	—	8%	11%	25%	—	24%	—	16%
OTHER METHODS	—	—	—	—	—	3%	—	—	—	—	1%

TABLE 42

METHOD OF CALCULATING ADDITIONAL TAX LIABILITY

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	10	29	13	9	15	6	13	4	10	28	346
NO ANSWER; DON'T KNOW	—	1	1	—	—	—	—	1	1	2	17
TOTAL ANSWERING	10 100%	28 100%	12 100%	9 100%	15 100%	6 100%	13 100%	3 100%	9 100%	26 100%	329 100%
METHOD OF CALCULATING LIABILITY											
REIMBURSE FIXED PERCENT OF NON-DEDUCTIBLE MOVING EXPENSES	40%	18%	8%	11%	20%	33%	23%	—	11%	8%	21%
REIMBURSE ACTUAL ESTIMATED TAX BASED ON EMPLOYEE'S INCOME, DEPENDENTS AND DEDUCTIONS	50%	57%	67%	67%	60%	50%	62%	33%	89%	62%	63%
REIMBURSE BASED ON A SCHEDULE OF SALARY RANGES	10%	21%	25%	22%	20%	17%	15%	67%	—	31%	16%
OTHER METHODS	—	4%	—	—	—	—	—	—	—	—	1%

TABLE 42

METHOD OF CALCULATING ADDITIONAL TAX LIABILITY

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	123	67	51	62	26	13	346
NO ANSWER; DON'T KNOW	6	2	2	4	—	1	17
TOTAL ANSWERING	117 100%	65 100%	49 100%	58 100%	26 100%	12 100%	329 100%
METHOD OF CALCULATING LIABILITY							
REIMBURSE FIXED PERCENT OF NON-DEDUCTIBLE MOVING EXPENSES	21%	22%	31%	16%	15%	8%	21%
REIMBURSE ACTUAL ESTIMATED TAX BASED ON EMPLOYEE'S INCOME, DEPENDENTS AND DEDUCTIONS	62%	65%	59%	64%	69%	75%	63%
REIMBURSE BASED ON A SCHEDULE OF SALARY RANGES	16%	14%	8%	21%	15%	17%	16%
OTHER METHODS	1%	—	2%	—	—	—	1%

TABLE 43

INCOME BASE USED TO CALCULATE ADDITIONAL TAX LIABILITY

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS BASED ON SALARY	17	13	17	2	39	28	7	7	12	10	261
NO ANSWER; DON'T KNOW	—	—	—	—	1	1	—	—	—	—	2
TOTAL ANSWERING	17 100%	13 100%	17 100%	2 100%	38 100%	27 100%	7 100%	7 100%	12 100%	10 100%	259 100%
INCOME BASE USED											
ACTUAL OR EXPECTED INCOME FROM COMPANY INCLUDING BONUS, COMMISSIONS, ETC.	41%	62%	47%	50%	58%	59%	57%	43%	58%	20%	57%
NEW ANNUALIZED SALARY AFTER TRANSFER	47%	31%	41%	50%	24%	30%	43%	29%	42%	60%	32%
ACTUAL FAMILY INCOME INCLUDING SPOUSE'S OR OTHER OUTSIDE INCOME	6%	8%	12%	—	18%	7%	—	14%	—	20%	9%
PRE-TRANSFER SALARY	6%	—	—	—	—	4%	—	—	—	—	1%
ALL OTHER	—	—	—	—	—	—	—	14%	—	—	1%

TABLE 43

INCOME BASE USED TO CALCULATE ADDITIONAL TAX LIABILITY

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD. APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS BASED ON SALARY	6	23	11	8	12	4	10	3	8	24	261
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	2
TOTAL ANSWERING	6	23	11	8	12	4	10	3	8	24	259
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
INCOME BASE USED											
ACTUAL OR EXPECTED INCOME FROM COMPANY INCLUDING BONUS, COMMISSIONS, ETC.	83%	74%	27%	38%	58%	75%	70%	33%	75%	71%	57%
NEW ANNUALIZED SALARY AFTER TRANSFER	17%	13%	45%	50%	33%	25%	30%	33%	13%	25%	32%
ACTUAL FAMILY INCOME INCLUDING SPOUSE'S OR OTHER OUTSIDE INCOME	—	9%	18%	13%	—	—	—	33%	13%	4%	9%
PRE-TRANSFER SALARY	—	—	—	—	8%	—	—	—	—	—	1%
ALL OTHER	—	4%	9%	—	—	—	—	—	—	—	1%

TABLE 43

INCOME BASE USED TO CALCULATE ADDITIONAL TAX LIABILITY

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS BASED ON SALARY	92	51	34	49	22	11	261
NO ANSWER; DON'T KNOW	2	—	—	—	—	—	2
TOTAL ANSWERING	90 100%	51 100%	34 100%	49 100%	22 100%	11 100%	259 100%
INCOME BASE USED							
ACTUAL OR EXPECTED INCOME FROM COMPANY INCLUDING BONUS, COMMISSIONS, ETC.	48%	65%	68%	47%	73%	64%	57%
NEW ANNUALIZED SALARY AFTER TRANSFER	37%	27%	24%	39%	27%	18%	32%
ACTUAL FAMILY INCOME INCLUDING SPOUSE'S OR OTHER OUTSIDE INCOME	14%	8%	6%	6%	—	18%	9%
PRE-TRANSFER SALARY	—	—	3%	4%	—	—	1%
ALL OTHER	1%	—	—	4%	—	—	1%

TABLE 44

DEDUCTIONS USED IN CALCULATING ADDITIONAL TAX LIABILITY

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS BASED ON SALARY	17	13	17	2	39	28	7	7	12	10	261
NO ANSWER; DON'T KNOW	—	—	1	—	5	—	—	—	1	1	18
TOTAL ANSWERING	17 100%	13 100%	16 100%	2 100%	34 100%	28 100%	7 100%	7 100%	11 100%	9 100%	243 100%
DEDUCTIONS USED											
STANDARD DEDUCTION AS INCLUDED IN TAX TABLES	71%	85%	94%	100%	91%	96%	86%	100%	91%	89%	86%
ACTUAL ITEMIZED DEDUCTIONS	6%	—	—	—	6%	4%	14%	—	—	11%	5%
TABLES OF AVERAGE ITEMIZED DEDUCTIONS AT VARIOUS SALARY LEVELS	6%	8%	—	—	—	—	—	—	9%	—	5%
USE FLAT PERCENT OF TOTAL INCOME	18%	—	—	—	3%	—	—	—	—	—	4%
ALL OTHER	—	8%	6%	—	—	—	—	—	—	—	2%

TABLE 44

DEDUCTIONS USED IN CALCULATING ADDITIONAL TAX LIABILITY

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS BASED ON SALARY	6	23	11	8	12	4	10	3	8	24	261
NO ANSWER; DON'T KNOW	—	2	1	1	1	—	2	1	—	2	18
TOTAL ANSWERING	6 100%	21 100%	10 100%	7 100%	11 100%	4 100%	8 100%	2 100%	8 100%	22 100%	243 100%
DEDUCTIONS USED											
STANDARD DEDUCTION AS INCLUDED IN TAX TABLES	83%	86%	70%	86%	73%	100%	88%	100%	88%	68%	86%
ACTUAL ITEMIZED DEDUCTIONS	—	10%	10%	—	9%	—	13%	—	—	—	5%
TABLES OF AVERAGE ITEMIZED DEDUCTIONS AT VARIOUS SALARY LEVELS	17%	5%	10%	—	—	—	—	—	13%	18%	5%
USE FLAT PERCENT OF TOTAL INCOME	—	—	10%	—	9%	—	—	—	—	14%	4%
ALL OTHER	—	—	—	14%	9%	—	—	—	—	—	2%

TABLE 44

DEDUCTIONS USED IN CALCULATING ADDITIONAL TAX LIABILITY

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS BASED ON SALARY	92	51	34	49	22	11	261
NO ANSWER; DON'T KNOW	9	2	4	2	1	—	18
TOTAL ANSWERING	83 100%	49 100%	30 100%	47 100%	21 100%	11 100%	243 100%
DEDUCTIONS USED							
STANDARD DEDUCTION AS INCLUDED IN TAX TABLES	86%	90%	83%	79%	95%	82%	86%
ACTUAL ITEMIZED DEDUCTIONS	6%	4%	7%	2%	—	9%	5%
TABLES OF AVERAGE ITEMIZED DEDUCTIONS AT VARIOUS SALARY LEVELS	5%	2%	7%	4%	5%	9%	5%
USE FLAT PERCENT OF TOTAL INCOME	2%	2%	3%	11%	—	—	4%
ALL OTHER	1%	2%	—	4%	—	—	2%

TABLE 45

WHETHER TAX ADDER PAYMENTS ALSO COVER STATE AND LOCAL TAXES

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	21	21	20	3	54	38	8	9	20	15	346
NO ANSWER; DON'T KNOW	1	1	—	—	3	2	—	1	2	2	25
TOTAL ANSWERING	20 100%	20 100%	20 100%	3 100%	51 100%	36 100%	8 100%	8 100%	18 100%	13 100%	321 100%
TAXES COVERED											
FEDERAL TAXES ONLY	25%	35%	70%	—	63%	36%	50%	25%	33%	31%	41%
FEDERAL AND STATE TAXES ONLY	15%	30%	—	—	8%	17%	—	—	28%	8%	13%
FEDERAL, STATE AND LOCAL TAXES	60%	35%	30%	100%	29%	47%	50%	75%	39%	62%	46%

TABLE 45

WHETHER TAX ADDER PAYMENTS ALSO COVER STATE AND LOCAL TAXES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	10	29	13	9	15	6	13	4	10	28	346
NO ANSWER; DON'T KNOW	1	3	1	—	2	1	1	—	2	2	25
TOTAL ANSWERING	9 100%	26 100%	12 100%	9 100%	13 100%	5 100%	12 100%	4 100%	8 100%	26 100%	321 100%
TAXES COVERED											
FEDERAL TAXES ONLY	44%	23%	25%	33%	62%	20%	50%	50%	25%	35%	41%
FEDERAL AND STATE TAXES ONLY	22%	19%	17%	11%	15%	—	8%	25%	13%	12%	13%
FEDERAL, STATE AND LOCAL TAXES	33%	58%	58%	56%	23%	80%	42%	25%	63%	54%	46%

TABLE 45

WHETHER TAX ADDER PAYMENTS ALSO COVER STATE AND LOCAL TAXES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	123	67	51	62	26	13	346
NO ANSWER; DON'T KNOW	11	1	4	5	2	—	25
TOTAL ANSWERING	112 100%	66 100%	47 100%	57 100%	24 100%	13 100%	321 100%
TAXES COVERED							
FEDERAL TAXES ONLY	46%	42%	47%	35%	29%	15%	41%
FEDERAL AND STATE TAXES ONLY	9%	15%	13%	19%	8%	23%	13%
FEDERAL, STATE AND LOCAL TAXES	46%	42%	40%	46%	63%	62%	46%

TABLE 46

WHETHER TAX ADDER PAYMENTS ALSO COVER MIDA, COLA OR DIRECT MORTGAGE ASSISTANCE PAYMENTS TO EMPLOYEES

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	21	21	20	3	54	38	8	9	20	15	346
NO ANSWER; DON'T KNOW	1	1	—	—	2	2	—	1	2	1	15
TOTAL ANSWERING	20 100%	20 100%	20 100%	3 100%	52 100%	36 100%	8 100%	8 100%	18 100%	14 100%	331 100%
OTHER ASSISTANCE COVERED											
COVERS MIDA PAYMENTS	10%	5%	15%	33%	13%	17%	13%	25%	33%	7%	17%
COVERS COLA PAYMENTS	5%	—	—	—	2%	6%	—	—	—	—	4%
COVERS DIRECT MORTGAGE ASSISTANCE	—	10%	—	—	10%	14%	—	—	6%	—	6%
NONE OF THE ABOVE	90%	85%	85%	67%	79%	75%	88%	75%	67%	93%	78%

TABLE 46

WHETHER TAX ADDER PAYMENTS ALSO COVER MIDA, COLA OR DIRECT MORTGAGE ASSISTANCE PAYMENTS TO EMPLOYEES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	10	29	13	9	15	6	13	4	10	28	346
NO ANSWER; DON'T KNOW	—	1	—	—	—	—	—	—	1	3	15
TOTAL ANSWERING	10	28	13	9	15	6	13	4	9	25	331
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
OTHER ASSISTANCE COVERED											
COVERS MIDA PAYMENTS	10%	18%	23%	—	47%	50%	23%	—	11%	12%	17%
COVERS COLA PAYMENTS	—	11%	—	—	7%	17%	—	—	—	12%	4%
COVERS DIRECT MORTGAGE ASSISTANCE	—	7%	—	11%	20%	—	8%	—	—	4%	6%
NONE OF THE ABOVE	90%	71%	77%	89%	53%	50%	69%	100%	89%	76%	78%

TABLE 46

WHETHER TAX ADDER PAYMENTS ALSO COVER MIDA, COLA OR DIRECT MORTGAGE ASSISTANCE PAYMENTS TO EMPLOYEES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	123	67	51	62	26	13	346
NO ANSWER; DON'T KNOW	5	1	4	3	—	—	15
TOTAL ANSWERING	118 100%	66 100%	47 100%	59 100%	26 100%	13 100%	331 100%
OTHER ASSISTANCE COVERED							
COVERS MIDA PAYMENTS	15%	23%	13%	17%	19%	15%	17%
COVERS COLA PAYMENTS	1%	3%	4%	8%	8%	—	4%
COVERS DIRECT MORTGAGE ASSISTANCE	8%	2%	6%	7%	8%	—	6%
NONE OF THE ABOVE	81%	76%	79%	76%	73%	85%	78%

TABLE 47

WHETHER FIRMS ALSO REIMBURSE EMPLOYEES FOR THE TAX GROSS-UP (OR TAX ON TAX) ON THE TAX ADDER PAYMENT

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	21	21	20	3	54	38	8	9	20	15	346
NO ANSWER; DON'T KNOW	1	1	—	—	3	3	—	1	3	1	19
TOTAL ANSWERING	20 100%	20 100%	20 100%	3 100%	51 100%	35 100%	8 100%	8 100%	17 100%	14 100%	327 100%
ALSO REIMBURSE TAX GROSS-UP											
DO REIMBURSE	65%	60%	80%	67%	53%	54%	25%	75%	53%	50%	64%
DO NOT REIMBURSE	35%	40%	20%	33%	47%	46%	75%	25%	47%	50%	36%

TABLE 47

WHETHER FIRMS ALSO REIMBURSE EMPLOYEES FOR THE TAX GROSS-UP (OR TAX ON TAX) ON THE TAX ADDER PAYMENT

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	10	29	13	9	15	6	13	4	10	28	346
NO ANSWER; DON'T KNOW	1	1	1	—	—	1	—	—	1	1	19
TOTAL ANSWERING	9 100%	28 100%	12 100%	9 100%	15 100%	5 100%	13 100%	4 100%	9 100%	27 100%	327 100%
ALSO REIMBURSE TAX GROSS-UP											
DO REIMBURSE	56%	75%	75%	67%	87%	60%	69%	50%	89%	78%	64%
DO NOT REIMBURSE	44%	25%	25%	33%	13%	40%	31%	50%	11%	22%	36%

TABLE 47

WHETHER FIRMS ALSO REIMBURSE EMPLOYEES FOR THE TAX GROSS-UP (OR TAX ON TAX) ON THE TAX ADDER PAYMENT

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	123	67	51	62	26	13	346
NO ANSWER; DON'T KNOW	7	2	3	3	2	—	19
TOTAL ANSWERING	116 100%	65 100%	48 100%	59 100%	24 100%	13 100%	327 100%
ALSO REIMBURSE TAX GROSS-UP							
DO REIMBURSE	60%	72%	67%	56%	75%	62%	64%
DO NOT REIMBURSE	40%	28%	33%	44%	25%	38%	36%

TABLE 48

METHOD OF CALCULATING TAX GROSS-UP

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING GROSS-UP ON TAX ADDER PAYMENTS	13	12	16	2	27	19	2	6	9	7	210
NO ANSWER; DON'T KNOW	—	1	—	—	1	—	—	—	1	—	6
TOTAL ANSWERING	13 100%	11 100%	16 100%	2 100%	26 100%	19 100%	2 100%	6 100%	8 100%	7 100%	204 100%
METHOD OF CALCULATING											
CALCULATE ON AN INDIVIDUAL BASIS	62%	82%	69%	50%	69%	74%	100%	67%	50%	86%	67%
USE FLAT PERCENT OR A SCHEDULE BASED ON SALARY RANGES	38%	18%	31%	50%	31%	26%	—	33%	50%	14%	33%

TABLE 48

METHOD OF CALCULATING TAX GROSS-UP

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COSMETICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTOMOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING GROSS-UP ON TAX ADDER PAYMENTS	5	21	9	6	13	3	9	2	8	21	210
NO ANSWER; DON'T KNOW	—	2	—	—	—	—	—	—	1	—	6
TOTAL ANSWERING	5 100%	19 100%	9 100%	6 100%	13 100%	3 100%	9 100%	2 100%	7 100%	21 100%	204 100%
METHOD OF CALCULATING											
CALCULATE ON AN INDIVIDUAL BASIS	20%	63%	56%	83%	69%	100%	56%	—	86%	62%	67%
USE FLAT PERCENT OR A SCHEDULE BASED ON SALARY RANGES	80%	37%	44%	17%	31%	—	44%	100%	14%	38%	33%

TABLE 48

METHOD OF CALCULATING TAX GROSS-UP

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL PROVIDING GROSS-UP ON TAX ADDER PAYMENTS	70	47	32	33	18	8	210
NO ANSWER; DON'T KNOW	3	1	—	2	—	—	6
TOTAL ANSWERING	67 100%	46 100%	32 100%	31 100%	18 100%	8 100%	204 100%
METHOD OF CALCULATING							
CALCULATE ON AN INDIVIDUAL BASIS	70%	70%	56%	68%	56%	88%	67%
USE FLAT PERCENT OR A SCHEDULE BASED ON SALARY RANGES	30%	30%	44%	32%	44%	13%	33%

TABLE 49

WHETHER TAX GROSS-UP PAYMENTS ALSO COVER STATE AND LOCAL TAXES

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING GROSS-UP ON TAX ADDER PAYMENTS	13	12	16	2	27	19	2	6	9	7	210
NO ANSWER; DON'T KNOW	—	—	—	—	1	2	—	—	1	—	9
TOTAL ANSWERING	13 100%	12 100%	16 100%	2 100%	26 100%	17 100%	2 100%	6 100%	8 100%	7 100%	201 100%
TAXES COVERED											
FEDERAL TAXES ONLY	15%	25%	69%	—	65%	29%	—	17%	38%	29%	37%
FEDERAL AND STATE TAXES ONLY	15%	33%	—	—	8%	24%	—	—	38%	14%	14%
FEDERAL, STATE AND LOCAL TAXES	69%	42%	31%	100%	27%	47%	100%	83%	25%	57%	49%

TABLE 49

WHETHER TAX GROSS-UP PAYMENTS ALSO COVER STATE AND LOCAL TAXES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING GROSS-UP ON TAX ADDER PAYMENTS	5	21	9	6	13	3	9	2	8	21	210
NO ANSWER; DON'T KNOW	—	1	1	—	1	—	1	—	1	—	9
TOTAL ANSWERING	5	20	8	6	12	3	8	2	7	21	201
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
TAXES COVERED											
FEDERAL TAXES ONLY	20%	25%	13%	33%	58%	—	50%	50%	29%	33%	37%
FEDERAL AND STATE TAXES ONLY	20%	20%	13%	17%	8%	—	13%	—	14%	10%	14%
FEDERAL, STATE AND LOCAL TAXES	60%	55%	75%	50%	33%	100%	38%	50%	57%	57%	49%

TABLE 49

WHETHER TAX GROSS-UP PAYMENTS ALSO COVER STATE AND LOCAL TAXES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL PROVIDING GROSS-UP ON TAX ADDER PAYMENTS	70	47	32	33	18	8	210
NO ANSWER; DON'T KNOW	5	—	1	3	—	—	9
TOTAL ANSWERING	65	47	31	30	18	8	201
	100%	100%	100%	100%	100%	100%	100%
TAXES COVERED							
FEDERAL TAXES ONLY	43%	36%	52%	27%	22%	—	37%
FEDERAL AND STATE TAXES ONLY	11%	17%	6%	20%	11%	25%	14%
FEDERAL, STATE AND LOCAL TAXES	46%	47%	42%	53%	67%	75%	49%

TABLE 50

FIRMS WHICH OFFER JOB FINDING ASSISTANCE FOR WORKING SPOUSES OF TRANSFERRED EMPLOYEES

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	32	45	33	7	88	60	11	17	29	32	605
NO ANSWER; DON'T KNOW	—	—	—	—	2	—	—	—	—	—	2
TOTAL ANSWERING	32 100%	45 100%	33 100%	7 100%	86 100%	60 100%	11 100%	17 100%	29 100%	32 100%	603 100%
JOB FINDING ASSISTANCE FOR WORKING SPOUSES											
DO OFFER ASSISTANCE	16%	22%	21%	43%	24%	25%	36%	24%	10%	34%	23%
DO NOT OFFER ASSISTANCE	84%	78%	79%	57%	76%	75%	64%	76%	90%	66%	77%

TABLE 50

FIRMS WHICH OFFER JOB FINDING ASSISTANCE FOR WORKING SPOUSES OF TRANSFERRED EMPLOYEES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	20	43	15	20	29	7	28	11	17	61	605
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	2
TOTAL ANSWERING	20 100%	43 100%	15 100%	20 100%	29 100%	7 100%	28 100%	11 100%	17 100%	61 100%	603 100%
JOB FINDING ASSISTANCE FOR WORKING SPOUSES											
DO OFFER ASSISTANCE	20%	23%	33%	30%	24%	14%	11%	18%	24%	18%	23%
DO NOT OFFER ASSISTANCE	80%	77%	67%	70%	76%	86%	89%	82%	76%	82%	77%

TABLE 50

FIRMS WHICH OFFER JOB FINDING ASSISTANCE FOR WORKING SPOUSES OF TRANSFERRED EMPLOYEES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	273	108	76	89	35	16	605
NO ANSWER; DON'T KNOW	1	—	—	1	—	—	2
TOTAL ANSWERING	272 100%	108 100%	76 100%	88 100%	35 100%	16 100%	603 100%
JOB FINDING ASSISTANCE FOR WORKING SPOUSES							
DO OFFER ASSISTANCE	27%	19%	16%	19%	20%	31%	23%
DO NOT OFFER ASSISTANCE	73%	81%	84%	81%	80%	69%	77%

TABLE 51

TYPE OF JOB FINDING ASSISTANCE OFFERED TO WORKING SPOUSES OF TRANSFERRED EMPLOYEES

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO ASSIST WORKING SPOUSES	5	10	7	3	21	15	4	4	3	11	136
NO ANSWER; DON'T KNOW	—	—	1	—	2	1	—	—	—	—	7
TOTAL ANSWERING	5 100%	10 100%	6 100%	3 100%	19 100%	14 100%	4 100%	4 100%	3 100%	11 100%	129 100%
COMPANY ASSISTANCE											
INFORMAL COUNSELING SESSIONS	20%	70%	67%	67%	74%	79%	25%	25%	100%	45%	65%
FORMAL COUNSELING OR SEMINARS WITH OUTSIDE EXPERTS	40%	10%	—	33%	37%	36%	—	—	33%	9%	22%
TRY TO FIND THEM JOB WITHIN COMPANY	40%	40%	17%	100%	63%	50%	100%	25%	33%	73%	50%
TRY TO FIND THEM JOB WITH OTHER COMPANIES/SUPPLIERS	60%	90%	67%	100%	84%	79%	100%	100%	33%	73%	84%
REFER SPOUSE TO EMPLOYMENT AGENCY	80%	90%	50%	67%	79%	93%	50%	100%	100%	45%	69%
HELP PREPARE RESUMES	20%	60%	33%	33%	74%	36%	25%	25%	67%	36%	51%
PAY FEES TO EMPLOYMENT AGENCIES FOR FINDING JOB	20%	10%	—	—	—	7%	—	—	33%	18%	8%
REIMBURSE FOR EXTRA JOB FINDING TRIP TO SEEK EMPLOYMENT	20%	10%	17%	67%	16%	14%	—	50%	—	9%	15%
PAY FOR RESUME PREPARATION	20%	10%	—	33%	26%	7%	—	—	33%	9%	14%
OTHER TYPES OF ASSISTANCE	20%	—	—	—	—	—	—	—	—	—	1%

TABLE 51

TYPE OF JOB FINDING ASSISTANCE OFFERED TO WORKING SPOUSES OF TRANSFERRED EMPLOYEES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD. APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO ASSIST WORKING SPOUSES	4	10	5	6	7	1	3	2	4	11	136
NO ANSWER; DON'T KNOW	1	1	—	—	—	—	—	—	—	1	7
TOTAL ANSWERING	3 100%	9 100%	5 100%	6 100%	7 100%	1 100%	3 100%	2 100%	4 100%	10 100%	129 100%
COMPANY ASSISTANCE											
INFORMAL COUNSELING SESSIONS	100%	44%	100%	100%	86%	—	67%	100%	75%	40%	65%
FORMAL COUNSELING OR SEMINARS WITH OUTSIDE EXPERTS	33%	33%	60%	—	—	—	33%	—	—	20%	22%
TRY TO FIND THEM JOB WITHIN COMPANY	67%	22%	40%	83%	43%	—	67%	100%	—	40%	50%
TRY TO FIND THEM JOB WITH OTHER COMPANIES/SUPPLIERS	100%	89%	100%	100%	86%	100%	100%	100%	100%	70%	84%
REFER SPOUSE TO EMPLOYMENT AGENCY	100%	67%	40%	67%	29%	100%	33%	50%	75%	60%	69%
HELP PREPARE RESUMES	33%	56%	60%	83%	86%	100%	—	50%	50%	50%	51%
PAY FEES TO EMPLOYMENT AGENCIES FOR FINDING JOB	—	22%	—	—	29%	—	—	—	—	—	8%
REIMBURSE FOR EXTRA JOB FINDING TRIP TO SEEK EMPLOYMENT	33%	22%	—	17%	29%	—	—	—	—	—	15%
PAY FOR RESUME PREPARATION	33%	11%	20%	17%	14%	—	—	—	—	20%	14%
OTHER TYPES OF ASSISTANCE	—	—	—	—	—	—	—	—	—	—	1%

TABLE 51

TYPE OF JOB FINDING ASSISTANCE OFFERED TO WORKING SPOUSES OF TRANSFERRED EMPLOYEES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO ASSIST WORKING SPOUSES	74	21	12	17	7	5	136
NO ANSWER; DON'T KNOW	3	1	1	2	—	—	7
TOTAL ANSWERING	71 100%	20 100%	11 100%	15 100%	7 100%	5 100%	129 100%
COMPANY ASSISTANCE							
INFORMAL COUNSELING SESSIONS	61%	80%	45%	67%	86%	80%	65%
FORMAL COUNSELING OR SEMINARS WITH OUTSIDE EXPERTS	20%	10%	27%	33%	43%	20%	22%
TRY TO FIND THEM JOB WITHIN COMPANY	49%	35%	45%	60%	57%	100%	50%
TRY TO FIND THEM JOB WITH OTHER COMPANIES/SUPPLIERS	90%	75%	64%	87%	71%	80%	84%
REFER SPOUSE TO EMPLOYMENT AGENCY	73%	80%	36%	67%	71%	40%	69%
HELP PREPARE RESUMES	54%	40%	45%	67%	57%	20%	51%
PAY FEES TO EMPLOYMENT AGENCIES FOR FINDING JOB	6%	—	18%	20%	—	20%	8%
REIMBURSE FOR EXTRA JOB FINDING TRIP TO SEEK EMPLOYMENT	14%	5%	18%	27%	29%	—	15%
PAY FOR RESUME PREPARATION	14%	15%	18%	20%	—	—	14%
OTHER TYPES OF ASSISTANCE	—	—	—	7%	—	—	1%

TABLE 52

EXPENSES REIMBURSED IF TRANSFERRED EMPLOYEE IS A RENTER

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	32	45	33	7	88	60	11	17	29	32	605
NO ANSWER; DON'T KNOW	—	—	—	—	4	2	—	—	1	1	11
TOTAL ANSWERING	32 100%	45 100%	33 100%	7 100%	84 100%	58 100%	11 100%	17 100%	28 100%	31 100%	594 100%
REIMBURSED EXPENSES											
LEASE TERMINATION PENALTIES	91%	93%	94%	86%	89%	95%	82%	82%	86%	94%	92%
FINDER'S FEES	44%	42%	36%	57%	49%	57%	45%	24%	29%	42%	46%
SECURITY DEPOSITS	28%	42%	36%	43%	46%	43%	55%	47%	54%	42%	42%
LEGAL FEES	50%	42%	45%	57%	52%	47%	64%	35%	36%	42%	47%
CASH RELOCATION ALLOWANCE	—	—	—	—	1%	2%	—	—	7%	—	1%
NO EXPENSES REIMBURSED	9%	4%	6%	14%	6%	5%	18%	18%	11%	10%	6%

TABLE 52

EXPENSES REIMBURSED IF TRANSFERRED EMPLOYEE IS A RENTER

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	20	43	15	20	29	7	28	11	17	61	605
NO ANSWER; DON'T KNOW	—	—	—	1	1	—	—	—	—	1	11
TOTAL ANSWERING	20 100%	43 100%	15 100%	19 100%	28 100%	7 100%	28 100%	11 100%	17 100%	60 100%	594 100%
REIMBURSED EXPENSES											
LEASE TERMINATION PENALTIES	100%	95%	93%	84%	93%	100%	89%	91%	94%	92%	92%
FINDER'S FEES	30%	60%	53%	53%	79%	29%	36%	45%	24%	43%	46%
SECURITY DEPOSITS	5%	49%	20%	37%	50%	43%	39%	27%	35%	57%	42%
LEGAL FEES	15%	58%	47%	53%	71%	29%	36%	18%	41%	58%	47%
CASH RELOCATION ALLOWANCE	—	—	7%	—	—	—	—	9%	—	—	1%
NO EXPENSES REIMBURSED	—	2%	7%	5%	4%	—	11%	—	—	7%	6%

TABLE 52

EXPENSES REIMBURSED IF TRANSFERRED EMPLOYEE IS A RENTER

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	273	108	76	89	35	16	605
NO ANSWER; DON'T KNOW	6	1	—	3	—	1	11
TOTAL ANSWERING	267 100%	107 100%	76 100%	86 100%	35 100%	15 100%	594 100%
REIMBURSED EXPENSES							
LEASE TERMINATION PENALTIES	89%	95%	95%	95%	91%	93%	92%
FINDER'S FEES	45%	41%	54%	43%	57%	40%	46%
SECURITY DEPOSITS	44%	40%	49%	37%	46%	33%	42%
LEGAL FEES	50%	50%	45%	43%	40%	60%	47%
CASH RELOCATION ALLOWANCE	—	2%	1%	1%	—	—	1%
NO EXPENSES REIMBURSED	9%	3%	4%	5%	6%	—	6%

TABLE 53

FIRMS HAVING PROBLEMS WITH TRANSFERRED EMPLOYEES FINDING RENTAL UNITS

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	32	45	33	7	88	60	11	17	29	32	605
NO ANSWER; DON'T KNOW	2	4	3	—	4	—	—	—	—	2	26
TOTAL ANSWERING	30 100%	41 100%	30 100%	7 100%	84 100%	60 100%	11 100%	17 100%	29 100%	30 100%	579 100%
PROBLEMS IN FINDING RENTAL UNITS											
HAVE HAD PROBLEMS	10%	12%	17%	14%	11%	23%	36%	18%	21%	13%	13%
HAVE NOT HAD PROBLEMS	90%	88%	83%	86%	89%	77%	64%	82%	79%	87%	87%

TABLE 53

FIRMS HAVING PROBLEMS WITH TRANSFERRED EMPLOYEES FINDING RENTAL UNITS

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	20	43	15	20	29	7	28	11	17	61	605
NO ANSWER; DON'T KNOW	2	2	—	—	—	—	1	—	2	4	26
TOTAL ANSWERING	18	41	15	20	29	7	27	11	15	57	579
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
PROBLEMS IN FINDING RENTAL UNITS											
HAVE HAD PROBLEMS	11%	5%	20%	5%	—	—	30%	18%	7%	7%	13%
HAVE NOT HAD PROBLEMS	89%	95%	80%	95%	100%	100%	70%	82%	93%	93%	87%

TABLE 53

FIRMS HAVING PROBLEMS WITH TRANSFERRED EMPLOYEES FINDING RENTAL UNITS

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	273	108	76	89	35	16	605
NO ANSWER; DON'T KNOW	14	3	2	5	2	—	26
TOTAL ANSWERING	259 100%	105 100%	74 100%	84 100%	33 100%	16 100%	579 100%
PROBLEMS IN FINDING RENTAL UNITS							
HAVE HAD PROBLEMS	9%	16%	15%	14%	24%	31%	13%
HAVE NOT HAD PROBLEMS	91%	84%	85%	86%	76%	69%	87%

TABLE 54

TYPE OF ASSISTANCE PROVIDED TO RENTERS TO HELP THEM FIND RENTAL UNITS

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WITH PROBLEMS FINDING RENTAL UNITS	3	5	5	1	9	14	4	3	6	4	77
NO ANSWER; DON'T KNOW	—	1	—	—	—	1	1	—	—	—	6
TOTAL ANSWERING	3 100%	4 100%	5 100%	1 100%	9 100%	13 100%	3 100%	3 100%	6 100%	4 100%	71 100%
COMPANY ASSISTANCE											
NOTHING	—	50%	60%	—	33%	23%	—	67%	50%	25%	32%
WORK WITH BROKERS	—	25%	20%	—	22%	23%	—	—	17%	25%	18%
ASSISTANCE FROM EMPLOYEES AT NEW LOCATION	—	—	—	—	11%	—	33%	—	—	25%	4%
USE RELOCATION SERVICES FIRM	67%	25%	20%	—	11%	46%	67%	33%	17%	25%	31%
ALL OTHER ASSISTANCE	33%	—	—	100%	22%	8%	—	—	17%	—	14%

TABLE 54

TYPE OF ASSISTANCE PROVIDED TO RENTERS TO HELP THEM FIND RENTAL UNITS

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD. APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WITH PROBLEMS FINDING RENTAL UNITS	2	2	3	1	—	—	8	2	1	4	77
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	3	—	—	—	6
TOTAL ANSWERING	2 100%	2 100%	3 100%	1 100%	— —	— —	5 100%	2 100%	1 100%	4 100%	71 100%
COMPANY ASSISTANCE											
NOTHING	50%	—	—	—	—	—	40%	50%	—	50%	32%
WORK WITH BROKERS	—	—	—	—	—	—	40%	50%	—	25%	18%
ASSISTANCE FROM EMPLOYEES AT NEW LOCATION	—	—	—	—	—	—	—	—	—	—	4%
USE RELOCATION SERVICES FIRM	50%	—	100%	100%	—	—	—	—	100%	—	31%
ALL OTHER ASSISTANCE	—	100%	—	—	—	—	20%	—	—	25%	14%

TABLE 54

TYPE OF ASSISTANCE PROVIDED TO RENTERS TO HELP THEM FIND RENTAL UNITS

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WITH PROBLEMS FINDING RENTAL UNITS	24	17	11	12	8	5	77
NO ANSWER; DON'T KNOW	4	1	—	1	—	—	6
TOTAL ANSWERING	20 100%	16 100%	11 100%	11 100%	8 100%	5 100%	71 100%
COMPANY ASSISTANCE							
NOTHING	40%	44%	18%	18%	50%	—	32%
WORK WITH BROKERS	35%	13%	27%	—	—	20%	18%
ASSISTANCE FROM EMPLOYEES AT NEW LOCATION	5%	—	18%	—	—	—	4%
USE RELOCATION SERVICES FIRM	—	25%	27%	73%	50%	60%	31%
ALL OTHER ASSISTANCE	20%	19%	9%	9%	—	20%	14%

TABLE 55

NUMBER OF HOUSE HUNTING TRIPS FOR WHICH FIRMS WILL REIMBURSE

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	32	45	33	7	88	60	11	17	29	32	605
NO ANSWER; DON'T KNOW	1	1	1	1	1	—	—	—	1	—	10
TOTAL ANSWERING	31 100%	44 100%	32 100%	6 100%	87 100%	60 100%	11 100%	17 100%	28 100%	32 100%	595 100%
NUMBER OF HOUSE HUNTING TRIPS											
NONE	3%	—	—	—	—	—	—	—	7%	—	1%
ONE	55%	36%	22%	—	29%	48%	36%	35%	18%	50%	35%
TWO	32%	52%	50%	67%	48%	40%	55%	53%	32%	41%	45%
THREE	6%	2%	19%	17%	13%	5%	9%	6%	25%	3%	10%
FOUR	—	2%	—	—	1%	—	—	—	4%	—	1%
FIVE OR MORE	3%	—	—	—	1%	—	—	—	7%	—	1%
REASONABLE NUMBER	—	—	3%	17%	5%	3%	—	—	—	—	2%
NEGOTIATED; VARIES	—	7%	6%	—	3%	3%	—	6%	7%	6%	5%
AVERAGE # OF TRIPS	1.55	1.68	1.97	2.20	1.89	1.54	1.73	1.69	2.31	1.50	1.77

TABLE 55

NUMBER OF HOUSE HUNTING TRIPS FOR WHICH FIRMS WILL REIMBURSE

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	20	43	15	20	29	7	28	11	17	61	605
NO ANSWER; DON'T KNOW	1	—	1	—	—	—	—	—	1	1	10
TOTAL ANSWERING	19 100%	43 100%	14 100%	20 100%	29 100%	7 100%	28 100%	11 100%	16 100%	60 100%	595 100%
NUMBER OF HOUSE HUNTING TRIPS											
NONE	—	2%	—	—	—	—	—	—	—	2%	1%
ONE	68%	47%	29%	25%	31%	57%	14%	36%	25%	30%	35%
TWO	32%	40%	50%	50%	45%	29%	54%	45%	69%	43%	45%
THREE	—	9%	7%	20%	7%	14%	18%	—	6%	13%	10%
FOUR	—	2%	7%	—	—	—	—	—	—	—	1%
FIVE OR MORE	—	—	7%	—	—	—	—	—	—	2%	1%
REASONABLE NUMBER	—	—	—	—	3%	—	—	—	—	2%	2%
NEGOTIATED; VARIES	—	—	—	5%	14%	—	14%	18%	—	8%	5%
AVERAGE # OF TRIPS	1.32	1.63	2.29	1.95	1.71	1.57	2.04	1.56	1.81	1.85	1.77

TABLE 55

NUMBER OF HOUSE HUNTING TRIPS FOR WHICH FIRMS WILL REIMBURSE

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	273	108	76	89	35	16	605
NO ANSWER; DON'T KNOW	5	—	—	3	1	—	10
TOTAL ANSWERING	268 100%	108 100%	76 100%	86 100%	34 100%	16 100%	595 100%
NUMBER OF HOUSE HUNTING TRIPS							
NONE	1%	—	—	—	—	—	1%
ONE	26%	31%	39%	53%	44%	75%	35%
TWO	50%	49%	42%	33%	41%	19%	45%
THREE	11%	11%	11%	9%	6%	—	10%
FOUR	1%	1%	1%	—	—	—	1%
FIVE OR MORE	—	3%	1%	—	3%	—	1%
REASONABLE NUMBER	2%	3%	—	2%	—	—	2%
NEGOTIATED; VARIES	7%	2%	5%	2%	6%	6%	5%
AVERAGE # OF TRIPS	1.85	1.92	1.76	1.54	1.69	1.20	1.77

TABLE 56

LENGTH OF TIME FIRMS WILL REIMBURSE FOR TEMPORARY LIVING AT THE NEW LOCATION

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	32	45	33	7	88	60	11	17	29	32	605
DON'T REIMBURSE	—	—	1	—	1	1	—	1	4	—	13
TOTAL ANSWERING	32 100%	45 100%	32 100%	7 100%	87 100%	59 100%	11 100%	16 100%	25 100%	32 100%	592 100%
LENGTH OF TIME											
LESS THAN 15 DAYS	19%	11%	9%	—	6%	8%	—	13%	16%	3%	9%
15 - 29 DAYS	—	2%	6%	14%	1%	2%	—	6%	4%	—	3%
[illegible]	38%	40%	38%	71%	39%	47%	36%	44%	20%	69%	44%
45 - 59 DAYS	6%	2%	3%	—	6%	5%	—	13%	8%	—	4%
60 - 74 DAYS	9%	18%	22%	—	25%	17%	36%	13%	24%	19%	19%
75 DAYS OR MO	19%	13%	16%	—	15%	14%	27%	6%	24%	3%	13%
REASONABLE TIM	—	4%	3%	—	3%	—	—	6%	—	—	1%
NEGOTIATED; VARI	—	2%	—	—	3%	3%	—	—	4%	6%	4%
UNLIMITED TIME	9%	7%	3%	14%	1%	3%	—	—	—	—	3%
AVERAGE # OF DAYS	42.79	45.15	46.83	34.50	50.30	45.80	58.27	40.53	49.63	43.27	45.82

TABLE 56

LENGTH OF TIME FIRMS WILL REIMBURSE FOR TEMPORARY LIVING AT THE NEW LOCATION

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	20	43	15	20	29	7	28	11	17	61	605
DON'T REIMBURSE	1	2	—	—	—	—	1	—	—	1	13
TOTAL ANSWERING	19 100%	41 100%	15 100%	20 100%	29 100%	7 100%	27 100%	11 100%	17 100%	60 100%	592 100%
LENGTH OF TIME											
LESS THAN 15 DAYS	—	15%	—	5%	7%	14%	15%	18%	—	12%	9%
15 - 29 DAYS	5%	2%	—	5%	7%	14%	—	—	—	3%	3%
30 - 44 DAYS	58%	46%	47%	10%	52%	43%	41%	82%	47%	45%	44%
45 - 59 DAYS	26%	2%	—	5%	—	—	4%	—	—	—	4%
60 - 74 DAYS	11%	15%	27%	30%	24%	14%	7%	—	47%	15%	19%
75 DAYS OR MORE	—	12%	27%	20%	7%	—	11%	—	6%	13%	13%
REASONABLE TIME	—	—	—	—	—	—	—	—	—	2%	1%
NEGOTIATED; VARIES	—	7%	—	20%	3%	14%	11%	—	—	7%	4%
UNLIMITED TIME	- -	—	—	5%	—	—	11%	—	—	3%	3%
AVERAGE # OF DAYS	43.32	42.00	55.13	57.13	44.00	34.50	40.29	31.55	53.35	43.30	45.82

TABLE 56

LENGTH OF TIME FIRMS WILL REIMBURSE FOR TEMPORARY LIVING AT THE NEW LOCATION

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	273	108	76	89	35	16	605
DON'T REIMBURSE	5	1	—	4	1	—	13
TOTAL ANSWERING	268 100%	107 100%	76 100%	85 100%	34 100%	16 100%	592 100%
LENGTH OF TIME							
LESS THAN 15 DAYS	8%	7%	11%	13%	9%	13%	9%
15 - 29 DAYS	2%	2%	5%	5%	—	—	3%
30 - 44 DAYS	41%	47%	43%	42%	59%	38%	44%
45 - 59 DAYS	2%	5%	4%	11%	6%	—	4%
60 - 74 DAYS	18%	23%	24%	15%	15%	25%	19%
75 DAYS OR MORE	16%	11%	12%	7%	9%	13%	13%
REASONABLE TIME	2%	1%	—	1%	—	—	1%
NEGOTIATED; VARIES	6%	4%	1%	4%	—	—	4%
UNLIMITED TIME	4%	1%	—	2%	3%	13%	3%
AVERAGE # OF DAYS	47.29	47.31	45.36	41.59	43.18	46.71	45.82

TABLE 57

FIRMS WHICH PROVIDE REIMBURSEMENT FOR SHIPPING HOUSEHOLD GOODS

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	32	45	33	7	88	60	11	17	29	32	605
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	1	—	—	1
TOTAL ANSWERING	32 100%	45 100%	33 100%	7 100%	88 100%	60 100%	11 100%	16 100%	29 100%	32 100%	604 100%
HOUSEHOLD GOODS											
REIMBURSE FOR SHIPPING	100%	98%	94%	100%	100%	98%	100%	88%	97%	100%	98%
DO NOT REIMBURSE FOR SHIPPING	—	2%	6%	—	—	2%	—	13%	3%	—	2%

TABLE 57
FIRMS WHICH PROVIDE REIMBURSEMENT FOR SHIPPING HOUSEHOLD GOODS

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	20	43	15	20	29	7	28	11	17	61	605
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	1
TOTAL ANSWERING	20	43	15	20	29	7	28	11	17	61	604
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
HOUSEHOLD GOODS											
REIMBURSE FOR SHIPPING	100%	98%	100%	100%	93%	100%	96%	100%	100%	98%	98%
DO NOT REIMBURSE FOR SHIPPING	—	2%	—	—	7%	—	4%	—	—	2%	2%

TABLE 57

FIRMS WHICH PROVIDE REIMBURSEMENT FOR SHIPPING HOUSEHOLD GOODS

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	273	108	76	89	35	16	605
NO ANSWER; DON'T KNOW	—	—	—	—	1	—	1
TOTAL ANSWERING	273 100%	108 100%	76 100%	89 100%	34 100%	16 100%	604 100%
HOUSEHOLD GOODS							
REIMBURSE FOR SHIPPING	99%	96%	99%	98%	100%	100%	98%
DO NOT REIMBURSE FOR SHIPPING	1%	4%	1%	2%	—	—	2%

TABLE 58

COMPANIES USING A RELOCATION FIRM FOR COORDINATING THE SHIPMENT OF HOUSEHOLD GOODS

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE FOR SHIPPING	32	44	31	7	88	59	11	14	28	32	592
NO ANSWER; DON'T KNOW	—	1	—	—	—	—	—	—	—	—	1
TOTAL ANSWERING	32 100%	43 100%	31 100%	7 100%	88 100%	59 100%	11 100%	14 100%	28 100%	32 100%	591 100%
USE OF RELOCATION FIRM											
DO USE FOR COORDINATING HOUSEHOLD GOODS SHIPMENTS	13%	14%	10%	43%	18%	25%	18%	14%	14%	19%	15%
DO NOT USE FOR COORDINATING HOUSEHOLD GOODS SHIPMENTS	88%	86%	90%	57%	82%	75%	82%	86%	86%	81%	85%

TABLE 58

COMPANIES USING A RELOCATION FIRM FOR COORDINATING THE SHIPMENT OF HOUSEHOLD GOODS

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE FOR SHIPPING	20	42	15	20	27	7	27	11	17	60	592
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	1
TOTAL ANSWERING	20 100%	42 100%	15 100%	20 100%	27 100%	7 100%	27 100%	11 100%	17 100%	60 100%	591 100%
USE OF RELOCATION FIRM											
DO USE FOR COORDINATING HOUSEHOLD GOODS SHIPMENTS	10%	12%	13%	10%	11%	—	7%	18%	18%	15%	15%
DO NOT USE FOR COORDINATING HOUSEHOLD GOODS SHIPMENTS	90%	88%	87%	90%	89%	100%	93%	82%	82%	85%	85%

TABLE 58

COMPANIES USING A RELOCATION FIRM FOR COORDINATING THE SHIPMENT OF HOUSEHOLD GOODS

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO REIMBURSE FOR SHIPPING	269	104	75	87	34	16	592
NO ANSWER; DON'T KNOW	1	—	—	—	—	—	1
TOTAL ANSWERING	268 100%	104 100%	75 100%	87 100%	34 100%	16 100%	591 100%
USE OF RELOCATION FIRM							
DO USE FOR COORDINATING HOUSEHOLD GOODS SHIPMENTS	18%	20%	13%	9%	9%	—	15%
DO NOT USE FOR COORDINATING HOUSEHOLD GOODS SHIPMENTS	82%	80%	87%	91%	91%	100%	85%

TABLE 59

PARTY ARRANGING FOR SHIPMENT OF HOUSEHOLD GOODS

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO DON'T USE RELOCATION SERVICE FIRM	28	37	28	4	72	44	9	12	24	26	500
NO ANSWER; DON'T KNOW	—	—	—	—	2	1	—	—	—	—	3
TOTAL ANSWERING	28 100%	37 100%	28 100%	4 100%	70 100%	43 100%	9 100%	12 100%	24 100%	26 100%	497 100%
PARTY OR DEPARTMENT											
PURCHASING DEPARTMENT	11%	3%	18%	25%	13%	16%	—	8%	33%	12%	8%
PERSONNEL DEPARTMENT	25%	11%	14%	25%	20%	42%	22%	25%	13%	23%	21%
TRAFFIC DEPARTMENT	43%	70%	43%	—	50%	9%	56%	33%	25%	38%	48%
ANOTHER DEPARTMENT	11%	5%	11%	25%	4%	9%	—	8%	4%	15%	8%
THE EMPLOYEE	4%	11%	14%	25%	11%	23%	11%	17%	25%	12%	13%
ALL OTHER	7%	—	—	—	1%	—	11%	8%	—	—	1%

TABLE 59

PARTY ARRANGING FOR SHIPMENT OF HOUSEHOLD GOODS

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD. APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO DON'T USE RELOCATION SERVICE FIRM	18	37	13	18	24	7	25	9	14	51	500
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	3
TOTAL ANSWERING	18 100%	37 100%	13 100%	18 100%	24 100%	7 100%	25 100%	9 100%	14 100%	51 100%	497 100%
PARTY OR DEPARTMENT											
PURCHASING DEPARTMENT	—	—	—	6%	—	—	—	22%	7%	—	8%
PERSONNEL DEPARTMENT	6%	27%	23%	11%	25%	57%	8%	44%	7%	22%	21%
TRAFFIC DEPARTMENT	83%	59%	69%	72%	58%	29%	44%	—	64%	55%	48%
ANOTHER DEPARTMENT	11%	11%	8%	6%	8%	—	8%	22%	7%	10%	8%
THE EMPLOYEE	—	3%	—	6%	8%	14%	40%	11%	14%	12%	13%
ALL OTHER	—	—	—	—	—	—	—	—	—	2%	1%

TABLE 59

PARTY ARRANGING FOR SHIPMENT OF HOUSEHOLD GOODS

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO DON'T USE RELOCATION SERVICE FIRM	220	83	65	79	31	16	500
NO ANSWER; DON'T KNOW	2	1	—	—	—	—	3
TOTAL ANSWERING	218 100%	82 100%	65 100%	79 100%	31 100%	16 100%	497 100%
PARTY OR DEPARTMENT							
PURCHASING DEPARTMENT	8%	11%	9%	8%	6%	—	8%
PERSONNEL DEPARTMENT	24%	27%	17%	15%	26%	—	21%
TRAFFIC DEPARTMENT	39%	45%	63%	59%	45%	56%	48%
ANOTHER DEPARTMENT	8%	7%	6%	10%	13%	19%	8%
THE EMPLOYEE	20%	10%	5%	5%	10%	13%	13%
ALL OTHER	1%	—	—	3%	—	13%	1%

TABLE 60

POLICY FOR SELECTING VAN LINE

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO DON'T USE RELOCATION SERVICE FIRM	28	37	28	4	72	44	9	12	24	26	500
NO ANSWER; DON'T KNOW	3	4	1	—	3	—	—	—	1	1	28
TOTAL ANSWERING	25 100%	33 100%	27 100%	4 100%	69 100%	44 100%	9 100%	12 100%	23 100%	25 100%	472 100%
POLICY											
HAVE EXCLUSIVE ARRANGEMENT WITH ONE VAN LINE	12%	3%	11%	25%	20%	9%	11%	—	9%	16%	14%
HAVE FORMAL ARRANGEMENT WITH SMALL NUMBER OF VAN LINES	32%	21%	19%	—	23%	25%	22%	33%	9%	28%	24%
COMPANY OR EMPLOYEE SELECTS FROM A LIST OF PRE-SCREENED OR QUALIFIED VAN LINES	16%	24%	19%	—	25%	32%	44%	8%	39%	20%	24%
COMPANY OR EMPLOYEE SELECTS WHOMEVER THEY FEEL IS BEST FOR THE MOVE	40%	48%	48%	75%	32%	34%	22%	58%	39%	36%	38%
NO FORMAL ARRANGEMENT BUT SOLICIT BIDS FOR EACH MOVE	—	3%	4%	—	—	—	—	—	4%	—	1%

TABLE 60

POLICY FOR SELECTING VAN LINE

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO DON'T USE RELOCATION SERVICE FIRM	18	37	13	18	24	7	25	9	14	51	500
NO ANSWER; DON'T KNOW	1	5	—	2	4	—	1	—	—	2	28
TOTAL ANSWERING	17 100%	32 100%	13 100%	16 100%	20 100%	7 100%	24 100%	9 100%	14 100%	49 100%	472 100%
POLICY											
HAVE EXCLUSIVE ARRANGEMENT WITH ONE VAN LINE	6%	19%	15%	19%	30%	—	17%	33%	7%	14%	14%
HAVE FORMAL ARRANGEMENT WITH SMALL NUMBER OF VAN LINES	35%	28%	38%	38%	25%	14%	13%	33%	21%	18%	24%
COMPANY OR EMPLOYEE SELECTS FROM A LIST OF PRE-SCREENED OR QUALIFIED VAN LINES	6%	22%	38%	31%	15%	29%	25%	—	29%	27%	24%
COMPANY OR EMPLOYEE SELECTS WHOMEVER THEY FEEL IS BEST FOR THE MOVE	53%	31%	8%	13%	30%	57%	46%	33%	43%	41%	38%
NO FORMAL ARRANGEMENT BUT SOLICIT BIDS FOR EACH MOVE	—	—	—	—	—	—	—	—	—	—	1%

TABLE 60

POLICY FOR SELECTING VAN LINE

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO DON'T USE RELOCATION SERVICE FIRM	220	83	65	79	31	16	500
NO ANSWER; DON'T KNOW	7	4	5	7	1	4	28
TOTAL ANSWERING	213 100%	79 100%	60 100%	72 100%	30 100%	12 100%	472 100%
POLICY							
HAVE EXCLUSIVE ARRANGEMENT WITH ONE VAN LINE	19%	18%	10%	6%	3%	—	14%
HAVE FORMAL ARRANGEMENT WITH SMALL NUMBER OF VAN LINES	20%	24%	22%	35%	27%	33%	24%
COMPANY OR EMPLOYEE SELECTS FROM A LIST OF PRE-SCREENED OR QUALIFIED VAN LINES	19%	23%	37%	29%	20%	33%	24%
COMPANY OR EMPLOYEE SELECTS WHOMEVER THEY FEEL IS BEST FOR THE MOVE	41%	35%	32%	29%	50%	33%	38%
NO FORMAL ARRANGEMENT BUT SOLICIT BIDS FOR EACH MOVE	1%	—	—	1%	—	—	1%

TABLE 61

OTHER MOVING EXPENSES REIMBURSED TO THE TRANSFERRED EMPLOYEE

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE FOR SHIPPING	32	44	31	7	88	59	11	14	28	32	592
NO ANSWER; DON'T KNOW	—	—	1	—	—	—	—	—	—	—	5
TOTAL ANSWERING	32 100%	44 100%	30 100%	7 100%	88 100%	59 100%	11 100%	14 100%	28 100%	32 100%	587 100%
OTHER MOVING EXPENSES											
ONE FAMILY CAR	84%	82%	100%	100%	90%	83%	91%	93%	82%	91%	89%
TWO FAMILY CARS	69%	52%	67%	71%	68%	46%	36%	86%	57%	69%	59%
THREE OR MORE CARS	9%	7%	3%	—	9%	10%	9%	7%	4%	6%	8%
BOAT UNDER 20 FEET	47%	39%	23%	14%	35%	37%	18%	29%	29%	25%	34%
BOAT OVER 20 FEET	9%	16%	10%	—	7%	14%	—	7%	11%	3%	10%
BELONGINGS PICKED UP FROM SECOND HOME	34%	43%	23%	71%	42%	37%	55%	21%	32%	31%	37%
MAID SERVICE AT EITHER OLD OR NEW HOME	9%	9%	10%	14%	11%	10%	18%	—	11%	6%	11%
COST OF INSURANCE ABOVE STANDARD RELEASE	47%	32%	37%	57%	43%	47%	18%	36%	32%	44%	41%
COMPANY PROVIDES OWN INSURANCE ON HOUSEHOLD GOODS	63%	50%	33%	43%	41%	32%	18%	57%	57%	34%	47%

TABLE 61

OTHER MOVING EXPENSES REIMBURSED TO THE TRANSFERRED EMPLOYEE

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE FOR SHIPPING	20	42	15	20	27	7	27	11	17	60	592
NO ANSWER; DON'T KNOW	—	—	1	—	2	—	—	—	—	1	5
TOTAL ANSWERING	20 100%	42 100%	14 100%	20 100%	25 100%	7 100%	27 100%	11 100%	17 100%	59 100%	587 100%
OTHER MOVING EXPENSES											
ONE FAMILY CAR	90%	83%	93%	100%	100%	71%	89%	100%	88%	92%	89%
TWO FAMILY CARS	70%	48%	29%	80%	72%	43%	48%	64%	59%	56%	59%
THREE OR MORE CARS	5%	10%	14%	25%	4%	—	11%	—	12%	5%	8%
BOAT UNDER 20 FEET	25%	38%	21%	40%	64%	14%	26%	27%	18%	39%	34%
BOAT OVER 20 FEET	5%	10%	7%	—	20%	—	7%	—	18%	14%	10%
BELONGINGS PICKED UP FROM SECOND HOME	30%	43%	43%	30%	48%	29%	44%	45%	35%	29%	37%
MAID SERVICE AT EITHER OLD OR NEW HOME	10%	12%	21%	15%	24%	—	22%	18%	6%	7%	11%
COST OF INSURANCE ABOVE STANDARD RELEASE	45%	36%	43%	45%	44%	71%	44%	45%	41%	39%	41%
COMPANY PROVIDES OWN INSURANCE ON HOUSEHOLD GOODS	65%	52%	71%	55%	60%	71%	44%	18%	71%	47%	47%

TABLE 61

OTHER MOVING EXPENSES REIMBURSED TO THE TRANSFERRED EMPLOYEE

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO REIMBURSE FOR SHIPPING	269	104	75	87	34	16	592
NO ANSWER; DON'T KNOW	1	2	2	—	—	—	5
TOTAL ANSWERING	268 100%	102 100%	73 100%	87 100%	34 100%	16 100%	587 100%
OTHER MOVING EXPENSES							
ONE FAMILY CAR	90%	89%	95%	82%	94%	81%	89%
TWO FAMILY CARS	54%	61%	67%	63%	68%	69%	59%
THREE OR MORE CARS	7%	4%	7%	6%	24%	31%	8%
BOAT UNDER 20 FEET	28%	39%	40%	38%	41%	56%	34%
BOAT OVER 20 FEET	10%	4%	8%	10%	26%	13%	10%
BELONGINGS PICKED UP FROM SECOND HOME	44%	41%	27%	26%	26%	31%	37%
MAID SERVICE AT EITHER OLD OR NEW HOME	13%	12%	3%	14%	12%	—	11%
COST OF INSURANCE ABOVE STANDARD RELEASE	44%	43%	44%	32%	41%	31%	41%
COMPANY PROVIDES OWN INSURANCE ON HOUSEHOLD GOODS	35%	50%	59%	55%	74%	81%	47%

TABLE 62

AMOUNT OF ADDITIONAL ALLOWANCE PROVIDED HOMEOWNERS FOR INCIDENTAL EXPENSES

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	32	45	33	7	88	60	11	17	29	32	605
NONE PROVIDED	4	5	1	1	18	5	2	1	6	6	81
TOTAL WHO PROVIDE	28 100%	40 100%	32 100%	6 100%	70 100%	55 100%	9 100%	16 100%	23 100%	26 100%	524 100%
AMOUNT OF ALLOWANCE FOR HOMEOWNERS											
ITEMIZED ALLOWANCE	21%	30%	28%	33%	14%	24%	44%	31%	30%	12%	23%
FLAT DOLLAR ALLOWANCE OF	11%	18%	19%	17%	16%	25%	33%	31%	13%	15%	24%
LESS THAN $250	—	3%	—	—	—	2%	—	—	4%	—	1%
$250 - $499	—	—	—	—	3%	2%	—	—	—	—	1%
$500 - $999	—	3%	3%	—	7%	5%	11%	19%	—	4%	6%
$1,000 - $1,499	7%	8%	9%	—	1%	7%	11%	13%	—	4%	8%
$1,500 - $1,999	—	5%	—	—	—	2%	11%	—	—	4%	3%
$2,000 - $2,499	—	—	3%	—	3%	2%	—	—	4%	4%	2%
$2,500 OR OVER	4%	—	3%	17%	1%	5%	—	—	4%	—	3%
SALARY ALLOWANCE OF	61%	48%	50%	50%	66%	51%	22%	31%	52%	65%	50%
LESS THAN 2 WEEKS' SALARY	—	—	—	—	4%	4%	—	—	9%	15%	2%
2 WEEKS' - LESS THAN 1 MONTH	21%	13%	16%	17%	20%	13%	11%	6%	22%	12%	16%
1 MONTH'S SALARY	36%	33%	31%	33%	34%	16%	—	25%	13%	31%	26%
MORE THAN 1 MONTH'S SALARY	4%	3%	3%	—	7%	18%	11%	—	9%	8%	6%
OTHER FLAT ALLOWANCES	4%	5%	3%	—	3%	—	—	—	—	4%	2%
NEGOTIABLE	—	—	—	—	1%	—	—	—	4%	4%	1%
TYPE OF ALLOWANCE UNKNOWN	4%	—	—	—	—	—	—	6%	—	—	1%

TABLE 62

AMOUNT OF ADDITIONAL ALLOWANCE PROVIDED HOMEOWNERS FOR INCIDENTAL EXPENSES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	20	43	15	20	29	7	28	11	17	61	605
NONE PROVIDED	—	3	2	4	4	1	5	1	2	10	81
TOTAL WHO PROVIDE	20 100%	40 100%	13 100%	16 100%	25 100%	6 100%	23 100%	10 100%	15 100%	51 100%	524 100%
AMOUNT OF ALLOWANCE FOR HOMEOWNERS											
ITEMIZED ALLOWANCE	20%	8%	8%	25%	16%	33%	39%	40%	27%	24%	23%
FLAT DOLLAR ALLOWANCE OF	60%	40%	46%	13%	28%	17%	17%	20%	13%	31%	24%
LESS THAN $250	5%	—	—	—	—	—	—	—	—	—	1%
$250 - $499	10%	3%	—	—	—	—	—	—	7%	—	1%
$500 - $999	15%	8%	8%	—	8%	—	9%	—	—	12%	6%
$1,000 - $1,499	25%	15%	15%	—	12%	17%	4%	20%	7%	8%	8%
$1,500 - $1,999	5%	10%	8%	—	4%	—	4%	—	—	6%	3%
$2,000 - $2,499	—	3%	8%	—	—	—	—	—	—	2%	2%
$2,500 OR OVER	—	3%	8%	13%	4%	—	—	—	—	4%	3%
SALARY ALLOWANCE OF	20%	53%	46%	63%	52%	50%	43%	40%	53%	35%	50%
LESS THAN 2 WEEKS' SALARY	—	—	—	—	—	—	—	—	—	2%	2%
2 WEEKS' - LESS THAN 1 MONTH	15%	15%	23%	—	20%	33%	22%	10%	20%	12%	16%
1 MONTH'S SALARY	5%	33%	23%	56%	24%	17%	17%	30%	27%	18%	26%
MORE THAN 1 MONTH'S SALARY	—	5%	—	6%	8%	—	4%	--	7%	4%	6%
OTHER FLAT ALLOWANCES	—	—	—	—	4%	—	—	—	7%	6%	2%
NEGOTIABLE	—	—	—	—	—	—	—	—	—	2%	1%
TYPE OF ALLOWANCE UNKNOWN	—	—	—	—	—	—	—	—	—	2%	1%

TABLE 62

AMOUNT OF ADDITIONAL ALLOWANCE PROVIDED HOMEOWNERS FOR INCIDENTAL EXPENSES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	273	108	76	89	35	16	605
NONE PROVIDED	48	13	7	9	1	1	81
TOTAL WHO PROVIDE	225 100%	95 100%	69 100%	80 100%	34 100%	15 100%	524 100%
AMOUNT OF ALLOWANCE FOR HOMEOWNERS							
ITEMIZED ALLOWANCE	30%	21%	17%	10%	15%	20%	23%
FLAT DOLLAR ALLOWANCE OF	24%	24%	23%	23%	26%	27%	24%
LESS THAN $250	1%	—	—	1%	—	—	1%
$250 - $499	2%	1%	—	3%	—	—	1%
$500 - $999	8%	4%	6%	8%	—	—	6%
$1,000 - $1,499	5%	11%	6%	9%	15%	20%	8%
$1,500 - $1,999	3%	3%	6%	—	9%	—	3%
$2,000 - $2,499	—	4%	3%	3%	—	—	2%
$2,500 OR OVER	4%	1%	3%	—	3%	7%	3%
SALARY ALLOWANCE OF	42%	53%	57%	65%	53%	47%	50%
LESS THAN 2 WEEKS' SALARY	3%	1%	3%	1%	—	13%	2%
2 WEEKS' - LESS THAN 1 MONTH	13%	20%	12%	24%	15%	7%	16%
1 MONTH'S SALARY	22%	25%	38%	26%	32%	27%	26%
MORE THAN 1 MONTH'S SALARY	4%	6%	4%	14%	6%	—	6%
OTHER FLAT ALLOWANCES	3%	2%	1%	1%	6%	—	2%
NEGOTIABLE	1%	—	1%	—	—	—	1%
TYPE OF ALLOWANCE UNKNOWN	—	—	—	1%	—	7%	1%

TABLE 63

AMOUNT OF ADDITIONAL ALLOWANCE PROVIDED RENTERS FOR INCIDENTAL EXPENSES

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	32	45	33	7	88	60	11	17	29	32	605
NONE PROVIDED	4	6	4	1	20	5	2	1	6	8	96
TOTAL WHO PROVIDE	28 100%	39 100%	29 100%	6 100%	68 100%	55 100%	9 100%	16 100%	23 100%	24 100%	509 100%
AMOUNT OF ALLOWANCE FOR RENTERS											
ITEMIZED ALLOWANCE	21%	31%	31%	33%	15%	24%	44%	31%	30%	13%	23%
FLAT DOLLAR ALLOWANCE OF	11%	15%	21%	—	18%	27%	33%	31%	13%	13%	23%
LESS THAN $250	—	3%	—	—	—	5%	—	6%	4%	—	1%
$250 - $499	—	—	—	—	3%	2%	22%	6%	—	—	3%
$500 - $999	4%	—	7%	—	9%	7%	—	13%	4%	8%	8%
$1,000 - $1,499	4%	8%	7%	—	3%	5%	—	6%	—	—	6%
$1,500 - $1,999	—	5%	3%	—	—	2%	11%	—	—	4%	3%
$2,000 - $2,499	—	—	—	—	3%	—	—	—	—	—	1%
$2,500 OR OVER	4%	—	3%	—	—	5%	—	—	4%	—	1%
SALARY ALLOWANCE OF	61%	49%	41%	50%	62%	49%	22%	31%	52%	54%	47%
LESS THAN 2 WEEKS' SALARY	—	5%	—	—	4%	7%	—	—	13%	13%	4%
2 WEEKS' - LESS THAN 1 MONTH	29%	18%	24%	17%	22%	15%	11%	13%	22%	8%	17%
1 MONTH'S SALARY	29%	23%	17%	33%	31%	18%	—	19%	13%	29%	22%
MORE THAN 1 MONTH'S SALARY	4%	3%	—	—	4%	9%	11%	—	4%	4%	4%
OTHER FLAT ALLOWANCES	4%	3%	3%	—	3%	—	—	—	—	8%	2%
NEGOTIABLE	—	—	—	—	1%	—	—	—	—	—	1%
TYPE OF ALLOWANCE UNKNOWN	4%	3%	3%	17%	1%	—	—	6%	4%	13%	5%

TABLE 63

AMOUNT OF ADDITIONAL ALLOWANCE PROVIDED RENTERS FOR INCIDENTAL EXPENSES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	20	43	15	20	29	7	28	11	17	61	605
NONE PROVIDED	1	5	2	4	5	2	5	1	2	12	96
TOTAL WHO PROVIDE	19 100%	38 100%	13 100%	16 100%	24 100%	5 100%	23 100%	10 100%	15 100%	49 100%	509 100%
AMOUNT OF ALLOWANCE FOR RENTERS											
ITEMIZED ALLOWANCE	21%	8%	8%	25%	17%	40%	39%	40%	27%	24%	23%
FLAT DOLLAR ALLOWANCE OF	58%	37%	38%	6%	25%	20%	17%	10%	13%	31%	23%
LESS THAN $250	—	—	—	—	—	—	—	—	—	—	1%
$250 - $499	11%	5%	8%	—	—	20%	—	—	7%	—	3%
$500 - $999	21%	11%	8%	—	4%	—	9%	—	—	20%	8%
$1,000 - $1,499	21%	16%	8%	—	13%	—	4%	10%	7%	4%	6%
$1,500 - $1,999	5%	5%	8%	—	4%	—	4%	—	—	4%	3%
$2,000 - $2,499	—	—	8%	6%	—	—	—	—	—	2%	1%
$2,500 OR OVER	—	—	—	—	4%	—	—	—	—	—	1%
SALARY ALLOWANCE OF	11%	45%	54%	63%	54%	40%	39%	30%	53%	31%	47%
LESS THAN 2 WEEKS' SALARY	—	—	—	—	4%	—	13%	—	—	4%	4%
2 WEEKS' - LESS THAN 1 MONTH	11%	13%	23%	13%	25%	20%	9%	—	20%	14%	17%
1 MONTH'S SALARY	—	26%	31%	50%	17%	20%	13%	30%	27%	12%	22%
MORE THAN 1 MONTH'S SALARY	—	5%	—	—	8%	—	4%	—	7%	—	4%
OTHER FLAT ALLOWANCES	—	—	—	—	—	—	—	—	7%	4%	2%
NEGOTIABLE	—	—	—	—	—	—	—	10%	—	2%	1%
TYPE OF ALLOWANCE UNKNOWN	11%	11%	—	6%	4%	—	4%	10%	—	8%	5%

TABLE 63

AMOUNT OF ADDITIONAL ALLOWANCE PROVIDED RENTERS FOR INCIDENTAL EXPENSES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	273	108	76	89	35	16	605
NONE PROVIDED	57	17	7	11	1	1	96
TOTAL WHO PROVIDE	216 100%	91 100%	69 100%	78 100%	34 100%	15 100%	509 100%
AMOUNT OF ALLOWANCE FOR RENTERS							
ITEMIZED ALLOWANCE	31%	22%	17%	10%	15%	20%	23%
FLAT DOLLAR ALLOWANCE OF	20%	26%	25%	22%	26%	27%	23%
LESS THAN $250	1%	—	—	4%	—	—	1%
$250 - $499	2%	1%	1%	5%	3%	7%	3%
$500 - $999	7%	10%	13%	5%	9%	—	8%
$1,000 - $1,499	5%	9%	3%	6%	9%	13%	6%
$1,500 - $1,999	3%	2%	3%	1%	6%	—	3%
$2,000 - $2,499	—	4%	1%	—	—	—	1%
$2,500 OR OVER	1%	—	3%	—	—	7%	1%
SALARY ALLOWANCE OF	39%	47%	54%	62%	53%	47%	47%
LESS THAN 2 WEEKS' SALARY	4%	3%	3%	5%	—	13%	4%
2 WEEKS' - LESS THAN 1 MONTH	15%	21%	13%	24%	21%	7%	17%
1 MONTH'S SALARY	16%	21%	35%	26%	29%	27%	22%
MORE THAN 1 MONTH'S SALARY	4%	2%	3%	6%	3%	—	4%
OTHER FLAT ALLOWANCES	2%	1%	1%	1%	6%	—	2%
NEGOTIABLE	1%	1%	—	—	—	—	1%
TYPE OF ALLOWANCE UNKNOWN	6%	2%	3%	5%	—	7%	5%

TABLE 64

COMPANIES CURRENTLY USING RELOCATION FIRMS FOR ONE OR MORE SERVICES

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	32	45	33	7	88	60	11	17	29	32	605
NO ANSWER	—	—	1	—	5	—	—	—	—	—	11
TOTAL ANSWERING	32 100%	45 100%	32 100%	7 100%	83 100%	60 100%	11 100%	17 100%	29 100%	32 100%	594 100%
USE OF RELOCATION FIRMS											
COMPANY DOES USE	56%	44%	50%	71%	55%	53%	45%	47%	55%	56%	53%
COMPANY DOES NOT USE	44%	56%	50%	29%	45%	47%	55%	53%	41%	44%	47%
DON'T KNOW IF USED	—	—	—	—	—	—	—	—	3%	—	—

TABLE 64

COMPANIES CURRENTLY USING RELOCATION FIRMS FOR ONE OR MORE SERVICES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	20	43	15	20	29	7	28	11	17	61	605
NO ANSWER	—	—	—	1	—	—	3	—	—	1	11
TOTAL ANSWERING	20 100%	43 100%	15 100%	19 100%	29 100%	7 100%	25 100%	11 100%	17 100%	60 100%	594 100%
USE OF RELOCATION FIRMS											
COMPANY DOES USE	80%	49%	73%	63%	48%	29%	32%	45%	65%	48%	53%
COMPANY DOES NOT USE	20%	51%	27%	37%	52%	71%	68%	55%	35%	52%	47%
DON'T KNOW IF USED	—	—	—	—	—	—	—	—	—	—	—

TABLE 64

COMPANIES CURRENTLY USING RELOCATION FIRMS FOR ONE OR MORE SERVICES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	273	108	76	89	35	16	605
NO ANSWER	10	—	1	—	—	—	11
TOTAL ANSWERING	263 100%	108 100%	75 100%	89 100%	35 100%	16 100%	594 100%
USE OF RELOCATION FIRMS							
COMPANY DOES USE	35%	62%	67%	69%	74%	81%	53%
COMPANY DOES NOT USE	65%	38%	32%	31%	26%	19%	47%
DON'T KNOW IF USED	—	—	1%	—	—	—	—

TABLE 65

WHETHER NEW PROFESSIONAL HIRES ARE ELIGIBLE FOR THE SAME REIMBURSEMENTS AS CURRENT EMPLOYEES

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	32	45	33	7	88	60	11	17	29	32	605
NO ANSWER; DON'T KNOW	—	1	—	—	—	—	—	—	—	1	4
TOTAL ANSWERING	32 100%	44 100%	33 100%	7 100%	88 100%	60 100%	11 100%	17 100%	29 100%	31 100%	601 100%
TYPE OF ASSISTANCE											
ELIGIBLE FOR ALL REIMBURSEMENTS PROVIDED CURRENT EMPLOYEES	47%	30%	27%	43%	40%	43%	55%	41%	17%	23%	35%
ELIGIBLE FOR SOME REIMBURSEMENTS PROVIDED CURRENT EMPLOYEES	13%	59%	42%	14%	36%	27%	27%	29%	34%	61%	39%
ELIGIBLE FOR NO REIMBURSEMENTS	3%	—	6%	29%	3%	2%	9%	6%	10%	3%	4%
NEGOTIABLE; DEPENDS ON INDIVIDUAL	38%	11%	24%	14%	20%	28%	9%	24%	38%	13%	23%

TABLE 65

WHETHER NEW PROFESSIONAL HIRES ARE ELIGIBLE FOR THE SAME REIMBURSEMENTS AS CURRENT EMPLOYEES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	20	43	15	20	29	7	28	11	17	61	605
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	1	1	4
TOTAL ANSWERING	20 100%	43 100%	15 100%	20 100%	29 100%	7 100%	28 100%	11 100%	16 100%	60 100%	601 100%
TYPE OF ASSISTANCE											
ELIGIBLE FOR ALL REIMBURSEMENTS PROVIDED CURRENT EMPLOYEES	20%	28%	33%	65%	21%	43%	39%	36%	19%	35%	35%
ELIGIBLE FOR SOME REIMBURSEMENTS PROVIDED CURRENT EMPLOYEES	60%	40%	27%	25%	55%	57%	36%	36%	50%	38%	39%
ELIGIBLE FOR NO REIMBURSEMENTS	—	5%	—	—	—	—	7%	—	—	7%	4%
NEGOTIABLE; DEPENDS ON INDIVIDUAL	20%	28%	40%	10%	24%	—	18%	27%	31%	20%	23%

TABLE 65

WHETHER NEW PROFESSIONAL HIRES ARE ELIGIBLE FOR THE SAME REIMBURSEMENTS AS CURRENT EMPLOYEES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	273	108	76	89	35	16	605
NO ANSWER; DON'T KNOW	1	2	—	—	—	—	4
TOTAL ANSWERING	272 100%	106 100%	76 100%	89 100%	35 100%	16 100%	601 100%
TYPE OF ASSISTANCE							
ELIGIBLE FOR ALL REIMBURSEMENTS PROVIDED CURRENT EMPLOYEES	39%	40%	24%	27%	34%	19%	35%
ELIGIBLE FOR SOME REIMBURSEMENTS PROVIDED CURRENT EMPLOYEES	37%	34%	50%	37%	43%	44%	39%
ELIGIBLE FOR NO REIMBURSEMENTS	3%	2%	1%	10%	—	6%	4%
NEGOTIABLE; DEPENDS ON INDIVIDUAL	20%	25%	25%	26%	23%	31%	23%

TABLE 66

TYPE OF ASSISTANCE GIVEN WHEN NEW PROFESSIONAL HIRES ELIGIBLE FOR SAME ASSISTANCE AS CURRENT EMPLOYEES

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WITH SAME ASSISTANCE FOR NEW PROFESSIONAL HIRES AS CURRENT EMPLOYEES	15 100%	13 100%	9 100%	3 100%	35 100%	26 100%	6 100%	7 100%	5 100%	7 100%	208 100%
ASSISTANCE GIVEN BOTH NEW PROFESSIONAL HIRES AND CURRENT EMPLOYEES											
SOME OR ALL OF THE HOME SALE EXPENSE	93%	62%	89%	100%	83%	92%	100%	71%	100%	100%	88%
COST OF DISPOSING OF APARTMENT, IF RENTER	87%	92%	89%	100%	77%	81%	67%	71%	100%	100%	87%
ONE OR MORE HOUSE HUNTING TRIPS	93%	77%	78%	100%	94%	100%	100%	86%	80%	100%	91%
SOME OR ALL OF THE CLOSING COSTS ON A NEW HOME	87%	77%	89%	100%	77%	88%	67%	71%	80%	86%	77%
SHIPMENT OF HOUSEHOLD GOODS	100%	100%	89%	100%	100%	100%	100%	71%	100%	100%	98%
TEMPORARY LIVING AT NEW LOCATION WITH OR WITHOUT FAMILY	100%	100%	89%	100%	97%	96%	100%	100%	80%	100%	93%
MISCELLANEOUS MOVING ALLOWANCE	87%	77%	100%	67%	77%	88%	83%	86%	80%	86%	82%
TAX ADDER AND/OR GROSS-UP ON MOVING EXPENSES	60%	38%	33%	33%	57%	50%	67%	57%	80%	57%	50%

TABLE 66

TYPE OF ASSISTANCE GIVEN WHEN NEW PROFESSIONAL HIRES ELIGIBLE FOR SAME ASSISTANCE AS CURRENT EMPLOYEES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WITH SAME ASSISTANCE FOR NEW PROFESSIONAL HIRES AS CURRENT EMPLOYEES	4 100%	12 100%	5 100%	13 100%	6 100%	3 100%	11 100%	4 100%	3 100%	21 100%	208 100%
ASSISTANCE GIVEN BOTH NEW PROFESSIONAL HIRES AND CURRENT EMPLOYEES											
SOME OR ALL OF THE HOME SALE EXPENSE	100%	83%	100%	85%	100%	100%	73%	75%	100%	95%	88%
COST OF DISPOSING OF APARTMENT, IF RENTER	100%	92%	100%	85%	100%	100%	82%	100%	100%	90%	87%
ONE OR MORE HOUSE HUNTING TRIPS	75%	92%	100%	92%	100%	100%	82%	75%	100%	86%	91%
SOME OR ALL OF THE CLOSING COSTS ON A NEW HOME	75%	75%	100%	62%	100%	67%	55%	50%	67%	71%	77%
SHIPMENT OF HOUSEHOLD GOODS	100%	100%	100%	100%	83%	100%	100%	100%	100%	95%	98%
TEMPORARY LIVING AT NEW LOCATION WITH OR WITHOUT FAMILY	75%	75%	100%	77%	100%	100%	91%	100%	100%	90%	93%
MISCELLANEOUS MOVING ALLOWANCE	100%	83%	80%	69%	100%	100%	82%	75%	67%	76%	82%
TAX ADDER AND/OR GROSS-UP ON MOVING EXPENSES	25%	75%	100%	31%	67%	67%	36%	—	67%	24%	50%

TABLE 66

TYPE OF ASSISTANCE GIVEN WHEN NEW PROFESSIONAL HIRES ELIGIBLE FOR SAME ASSISTANCE AS CURRENT EMPLOYEES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WITH SAME ASSISTANCE FOR NEW PROFESSIONAL HIRES AS CURRENT EMPLOYEES	107 100%	42 100%	18 100%	24 100%	12 100%	3 100%	208 100%
ASSISTANCE GIVEN BOTH NEW PROFESSIONAL HIRES AND CURRENT EMPLOYEES							
SOME OR ALL OF THE HOME SALE EXPENSE	86%	90%	83%	88%	92%	100%	88%
COST OF DISPOSING OF APARTMENT, IF RENTER	82%	93%	94%	88%	92%	67%	87%
ONE OR MORE HOUSE HUNTING TRIPS	89%	98%	94%	100%	75%	67%	91%
SOME OR ALL OF THE CLOSING COSTS ON A NEW HOME	72%	81%	89%	88%	75%	100%	77%
SHIPMENT OF HOUSEHOLD GOODS	100%	93%	100%	96%	92%	100%	98%
TEMPORARY LIVING AT NEW LOCATION WITH OR WITHOUT FAMILY	93%	95%	100%	92%	92%	100%	93%
MISCELLANEOUS MOVING ALLOWANCE	78%	79%	94%	92%	100%	100%	82%
TAX ADDER AND/OR GROSS-UP ON MOVING EXPENSES	38%	55%	61%	71%	75%	67%	50%

TABLE 67

TYPE OF ASSISTANCE GIVEN TO CURRENT EMPLOYEES WHEN NEW PROFESSIONAL HIRES ARE NOT ELIGIBLE FOR THE SAME ASSISTANCE

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WITH LESS LIBERAL ASSISTANCE FOR NEW PROFESSIONAL HIRES THAN CURRENT EMPLOYEES	5 100%	26 100%	16 100%	3 100%	35 100%	17 100%	4 100%	6 100%	13 100%	20 100%	256 100%
ASSISTANCE GIVEN CURRENT EMPLOYEES NOT GIVEN NEW PROFESSIONAL HIRES											
SOME OR ALL OF THE HOME SALE EXPENSE	40%	58%	69%	100%	57%	71%	75%	67%	85%	65%	69%
COST OF DISPOSING OF APARTMENT, IF RENTER	80%	65%	81%	67%	77%	65%	50%	67%	77%	65%	75%
ONE OR MORE HOUSE HUNTING TRIPS	20%	8%	19%	33%	23%	29%	25%	17%	31%	15%	18%
SOME OR ALL OF THE CLOSING COSTS ON A NEW HOME	40%	46%	69%	100%	57%	59%	50%	67%	69%	60%	63%
SHIPMENT OF HOUSEHOLD GOODS	20%	4%	25%	67%	11%	6%	25%	17%	23%	5%	11%
TRANSPORTATION OF FAMILY TO NEW LOCATION	20%	—	25%	67%	14%	6%	25%	17%	31%	5%	12%
TEMPORARY LIVING AT NEW LOCATION WITH OR WITHOUT FAMILY	20%	4%	25%	67%	9%	24%	25%	17%	38%	5%	14%
MISCELLANEOUS MOVING ALLOWANCE	80%	58%	81%	100%	69%	76%	75%	83%	69%	55%	67%
TAX ADDER AND/OR GROSS-UP ON MOVING EXPENSES	40%	23%	44%	—	37%	18%	50%	17%	38%	25%	30%

TABLE 67

TYPE OF ASSISTANCE GIVEN TO CURRENT EMPLOYEES WHEN NEW PROFESSIONAL HIRES ARE NOT ELIGIBLE FOR THE SAME ASSISTANCE

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WITH LESS LIBERAL ASSISTANCE FOR NEW PROFESSIONAL HIRES THAN CURRENT EMPLOYEES	12 100%	19 100%	4 100%	5 100%	16 100%	4 100%	12 100%	4 100%	8 100%	27 100%	256 100%
ASSISTANCE GIVEN CURRENT EMPLOYEES NOT GIVEN NEW PROFESSIONAL HIRES											
SOME OR ALL OF THE HOME SALE EXPENSE	75%	53%	100%	60%	69%	100%	75%	75%	88%	85%	69%
COST OF DISPOSING OF APARTMENT, IF RENTER	75%	79%	100%	40%	75%	75%	83%	75%	100%	81%	75%
ONE OR MORE HOUSE HUNTING TRIPS	17%	21%	25%	—	13%	25%	17%	25%	13%	11%	18%
SOME OR ALL OF THE CLOSING COSTS ON A NEW HOME	67%	63%	100%	40%	75%	75%	58%	75%	88%	67%	63%
SHIPMENT OF HOUSEHOLD GOODS	—	5%	—	—	6%	—	25%	—	—	19%	11%
TRANSPORTATION OF FAMILY TO NEW LOCATION	—	11%	—	—	6%	—	25%	—	—	19%	12%
TEMPORARY LIVING AT NEW LOCATION WITH OR WITHOUT FAMILY	—	21%	25%	—	6%	—	25%	—	—	19%	14%
MISCELLANEOUS MOVING ALLOWANCE	67%	79%	100%	60%	44%	50%	75%	75%	75%	56%	67%
TAX ADDER AND/OR GROSS-UP ON MOVING EXPENSES	33%	32%	—	40%	31%	25%	25%	—	50%	33%	30%

TABLE 67

TYPE OF ASSISTANCE GIVEN TO CURRENT EMPLOYEES WHEN NEW PROFESSIONAL HIRES ARE NOT ELIGIBLE FOR THE SAME ASSISTANCE

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WITH LESS LIBERAL ASSISTANCE FOR NEW PROFESSIONAL HIRES THAN CURRENT EMPLOYEES	110 100%	38 100%	39 100%	42 100%	15 100%	8 100%	256 100%
ASSISTANCE GIVEN CURRENT EMPLOYEES NOT GIVEN NEW PROFESSIONAL HIRES							
SOME OR ALL OF THE HOME SALE EXPENSE	69%	71%	67%	74%	60%	63%	69%
COST OF DISPOSING OF APARTMENT, IF RENTER	73%	82%	77%	69%	67%	88%	75%
ONE OR MORE HOUSE HUNTING TRIPS	15%	13%	8%	29%	33%	50%	18%
SOME OR ALL OF THE CLOSING COSTS ON A NEW HOME	57%	79%	51%	71%	67%	75%	63%
SHIPMENT OF HOUSEHOLD GOODS	11%	11%	3%	19%	13%	13%	11%
TRANSPORTATION OF FAMILY TO NEW LOCATION	13%	8%	5%	21%	7%	13%	12%
TEMPORARY LIVING AT NEW LOCATION WITH OR WITHOUT FAMILY	12%	13%	8%	26%	7%	25%	14%
MISCELLANEOUS MOVING ALLOWANCE	64%	66%	72%	67%	73%	75%	67%
TAX ADDER AND/OR GROSS-UP ON MOVING EXPENSES	27%	34%	23%	38%	40%	25%	30%

TABLE 68

WHETHER NEW COLLEGE GRADUATE HIRES ARE ELIGIBLE FOR THE SAME REIMBURSEMENTS AS CURRENT EMPLOYEES

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	32	45	33	7	88	60	11	17	29	32	605
NO ANSWER; DON'T KNOW	1	2	—	—	3	—	—	—	—	1	13
TOTAL ANSWERING	31 100%	43 100%	33 100%	7 100%	85 100%	60 100%	11 100%	17 100%	29 100%	31 100%	592 100%
TYPE OF ASSISTANCE											
ELIGIBLE FOR ALL REIMBURSEMENTS PROVIDED CURRENT EMPLOYEES	23%	23%	24%	29%	22%	25%	36%	24%	7%	10%	20%
ELIGIBLE FOR SOME REIMBURSEMENTS PROVIDED CURRENT EMPLOYEES	48%	53%	45%	14%	52%	40%	36%	41%	62%	74%	50%
ELIGIBLE FOR NO REIMBURSEMENTS	10%	9%	18%	57%	8%	17%	9%	6%	10%	3%	10%
NEGOTIABLE; DEPENDS ON INDIVIDUAL	19%	14%	12%	—	16%	18%	18%	29%	21%	13%	19%
DON'T HIRE OR TRANSFER NEW COLLEGE GRADUATES	—	—	—	—	1%	—	—	—	—	—	—

TABLE 68

WHETHER NEW COLLEGE GRADUATE HIRES ARE ELIGIBLE FOR THE SAME REIMBURSEMENTS AS CURRENT EMPLOYEES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	20	43	15	20	29	7	28	11	17	61	605
NO ANSWER; DON'T KNOW	—	—	—	—	2	—	—	1	—	3	13
TOTAL ANSWERING	20 100%	43 100%	15 100%	20 100%	27 100%	7 100%	28 100%	10 100%	17 100%	58 100%	592 100%
TYPE OF ASSISTANCE											
ELIGIBLE FOR ALL REIMBURSEMENTS PROVIDED CURRENT EMPLOYEES	10%	16%	13%	40%	15%	—	25%	30%	6%	19%	20%
ELIGIBLE FOR SOME REIMBURSEMENTS PROVIDED CURRENT EMPLOYEES	70%	44%	53%	40%	48%	71%	46%	60%	71%	45%	50%
ELIGIBLE FOR NO REIMBURSEMENTS	—	12%	—	5%	4%	—	11%	10%	12%	10%	10%
NEGOTIABLE; DEPENDS ON INDIVIDUAL	20%	26%	33%	15%	33%	29%	18%	—	12%	26%	19%
DON'T HIRE OR TRANSFER NEW COLLEGE GRADUATES	—	2%	—	—	—	—	—	—	—	—	—

TABLE 68

WHETHER NEW COLLEGE GRADUATE HIRES ARE ELIGIBLE FOR THE SAME REIMBURSEMENTS AS CURRENT EMPLOYEES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	273	108	76	89	35	16	605
NO ANSWER; DON'T KNOW	8	2	—	2	—	—	13
TOTAL ANSWERING	265 100%	106 100%	76 100%	87 100%	35 100%	16 100%	592 100%
TYPE OF ASSISTANCE							
ELIGIBLE FOR ALL REIMBURSEMENTS PROVIDED CURRENT EMPLOYEES	25%	23%	5%	21%	11%	13%	20%
ELIGIBLE FOR SOME REIMBURSEMENTS PROVIDED CURRENT EMPLOYEES	43%	48%	72%	51%	60%	69%	50%
ELIGIBLE FOR NO REIMBURSEMENTS	12%	8%	5%	11%	9%	6%	10%
NEGOTIABLE; DEPENDS ON INDIVIDUAL	20%	22%	17%	17%	20%	13%	19%
DON'T HIRE OR TRANSFER NEW COLLEGE GRADUATES	1%	—	—	—	—	—	—

TABLE 69

TYPE OF ASSISTANCE GIVEN WHEN NEW COLLEGE GRADUATE HIRES ARE ELIGIBLE FOR SAME ASSISTANCE AS CURRENT EMPLOYEES

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WITH SAME ASSISTANCE FOR NEW COLLEGE GRADUATE HIRES AS CURRENT EMPLOYEES	7 100%	10 100%	8 100%	2 100%	19 100%	15 100%	4 100%	4 100%	2 100%	3 100%	119 100%
ASSISTANCE GIVEN BOTH NEW COLLEGE GRADUATES AND CURRENT EMPLOYEES											
SOME OR ALL OF THE HOME SALE EXPENSE	86%	60%	88%	100%	84%	100%	100%	50%	100%	100%	88%
COST OF DISPOSING OF APARTMENT, IF RENTER	71%	100%	88%	100%	63%	87%	75%	50%	100%	100%	82%
ONE OR MORE HOUSE HUNTING TRIPS	86%	70%	88%	100%	95%	100%	100%	100%	100%	100%	90%
SOME OR ALL OF THE CLOSING COSTS ON A NEW HOME	86%	80%	88%	100%	58%	93%	75%	50%	50%	100%	71%
SHIPMENT OF HOUSEHOLD GOODS	100%	100%	88%	100%	100%	100%	100%	75%	100%	100%	98%
TEMPORARY LIVING AT NEW LOCATION WITH OR WITHOUT FAMILY	100%	100%	88%	100%	100%	93%	100%	100%	100%	100%	95%
MISCELLANEOUS MOVING ALLOWANCE	86%	80%	100%	50%	58%	87%	75%	100%	50%	100%	77%
TAX ADDER AND/OR GROSS-UP ON MOVING EXPENSES	29%	30%	38%	—	47%	53%	75%	50%	50%	—	40%

TABLE 69

TYPE OF ASSISTANCE GIVEN WHEN NEW COLLEGE GRADUATE HIRES ARE ELIGIBLE FOR SAME ASSISTANCE AS CURRENT EMPLOYEES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WITH SAME ASSISTANCE FOR NEW COLLEGE GRADUATE HIRES AS CURRENT EMPLOYEES	2 100%	7 100%	2 100%	8 100%	4 100%	— —	7 100%	3 100%	1 100%	11 100%	119 100%
ASSISTANCE GIVEN BOTH NEW COLLEGE GRADUATES AND CURRENT EMPLOYEES											
SOME OR ALL OF THE HOME SALE EXPENSE	100%	100%	100%	100%	100%	—	71%	100%	100%	91%	88%
COST OF DISPOSING OF APARTMENT, IF RENTER	100%	100%	100%	75%	100%	—	71%	100%	100%	82%	82%
ONE OR MORE HOUSE HUNTING TRIPS	50%	86%	100%	100%	75%	—	71%	100%	100%	91%	90%
SOME OR ALL OF THE CLOSING COSTS ON A NEW HOME	50%	71%	100%	63%	100%	—	43%	33%	—	55%	71%
SHIPMENT OF HOUSEHOLD GOODS	100%	100%	100%	100%	100%	—	100%	100%	100%	100%	98%
TEMPORARY LIVING AT NEW LOCATION WITH OR WITHOUT FAMILY	50%	100%	100%	88%	100%	—	86%	100%	100%	91%	95%
MISCELLANEOUS MOVING ALLOWANCE	100%	86%	50%	63%	75%	—	86%	67%	—	82%	77%
TAX ADDER AND/OR GROSS-UP ON MOVING EXPENSES	—	86%	100%	25%	25%	—	29%	—	100%	27%	40%

TABLE 69

TYPE OF ASSISTANCE GIVEN WHEN NEW COLLEGE GRADUATE HIRES ARE ELIGIBLE FOR SAME ASSISTANCE AS CURRENT EMPLOYEES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WITH SAME ASSISTANCE FOR NEW COLLEGE GRADUATE HIRES AS CURRENT EMPLOYEES	65 100%	24 100%	4 100%	18 100%	4 100%	2 100%	119 100%
ASSISTANCE GIVEN BOTH NEW COLLEGE GRADUATES AND CURRENT EMPLOYEES							
SOME OR ALL OF THE HOME SALE EXPENSE	88%	92%	75%	89%	75%	100%	88%
COST OF DISPOSING OF APARTMENT, IF RENTER	80%	88%	100%	83%	75%	50%	82%
ONE OR MORE HOUSE HUNTING TRIPS	88%	100%	100%	94%	50%	100%	90%
SOME OR ALL OF THE CLOSING COSTS ON A NEW HOME	65%	75%	75%	83%	75%	100%	71%
SHIPMENT OF HOUSEHOLD GOODS	100%	92%	100%	100%	100%	100%	98%
TEMPORARY LIVING AT NEW LOCATION WITH OR WITHOUT FAMILY	97%	96%	100%	94%	75%	100%	95%
MISCELLANEOUS MOVING ALLOWANCE	75%	75%	75%	83%	100%	100%	77%
TAX ADDER AND/OR GROSS-UP ON MOVING EXPENSES	32%	50%	50%	56%	50%	50%	40%

TABLE 70

TYPE OF ASSISTANCE GIVEN TO CURRENT EMPLOYEES WHEN NEW COLLEGE GRADUATE HIRES ARE NOT ELIGIBLE FOR THE SAME ASSISTANCE

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WITH LESS LIBERAL ASSISTANCE FOR NEW COLLEGE GRADUATE HIRES THAN CURRENT EMPLOYEES	18 100%	27 100%	21 100%	5 100%	51 100%	34 100%	5 100%	8 100%	21 100%	24 100%	357 100%
ASSISTANCE GIVEN CURRENT EMPLOYEES NOT GIVEN NEW COLLEGE GRADUATE HIRES											
SOME OR ALL OF THE HOME SALE EXPENSE	89%	63%	71%	100%	75%	79%	60%	75%	90%	71%	77%
COST OF DISPOSING OF APARTMENT, IF RENTER	78%	67%	81%	80%	80%	74%	40%	75%	71%	67%	76%
ONE OR MORE HOUSE HUNTING TRIPS	39%	26%	29%	60%	31%	44%	20%	25%	24%	25%	33%
SOME OR ALL OF THE CLOSING COSTS ON A NEW HOME	72%	59%	81%	100%	67%	74%	60%	63%	71%	63%	69%
SHIPMENT OF HOUSEHOLD GOODS	28%	22%	38%	80%	22%	41%	40%	25%	19%	8%	24%
TRANSPORTATION OF FAMILY TO NEW LOCATION	33%	19%	38%	80%	25%	41%	20%	13%	19%	8%	25%
TEMPORARY LIVING AT NEW LOCATION WITH OR WITHOUT FAMILY	28%	15%	48%	80%	24%	50%	20%	13%	24%	4%	27%
MISCELLANEOUS MOVING ALLOWANCE	78%	70%	76%	100%	63%	79%	80%	75%	71%	67%	71%
TAX ADDER AND/OR GROSS-UP ON MOVING EXPENSES	56%	30%	43%	40%	43%	41%	40%	38%	33%	25%	36%

TABLE 70

TYPE OF ASSISTANCE GIVEN TO CURRENT EMPLOYEES WHEN NEW COLLEGE GRADUATE HIRES ARE NOT ELIGIBLE FOR THE SAME ASSISTANCE

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WITH LESS LIBERAL ASSISTANCE FOR NEW COLLEGE GRADUATE HIRES THAN CURRENT EMPLOYEES	14 100%	24 100%	8 100%	9 100%	14 100%	5 100%	16 100%	7 100%	14 100%	32 100%	357 100%
ASSISTANCE GIVEN CURRENT EMPLOYEES NOT GIVEN NEW COLLEGE GRADUATE HIRES											
SOME OR ALL OF THE HOME SALE EXPENSE	79%	67%	88%	56%	71%	100%	75%	71%	93%	88%	77%
COST OF DISPOSING OF APARTMENT, IF RENTER	79%	83%	63%	67%	79%	100%	88%	71%	86%	81%	76%
ONE OR MORE HOUSE HUNTING TRIPS	36%	42%	25%	22%	29%	60%	31%	57%	29%	31%	33%
SOME OR ALL OF THE CLOSING COSTS ON A NEW HOME	71%	67%	100%	33%	71%	80%	63%	71%	71%	72%	69%
SHIPMENT OF HOUSEHOLD GOODS	7%	21%	25%	11%	21%	—	25%	29%	21%	25%	24%
TRANSPORTATION OF FAMILY TO NEW LOCATION	7%	25%	25%	11%	21%	—	31%	29%	14%	31%	25%
TEMPORARY LIVING AT NEW LOCATION WITH OR WITHOUT FAMILY	7%	29%	38%	11%	14%	—	31%	43%	21%	41%	27%
MISCELLANEOUS MOVING ALLOWANCE	57%	79%	88%	67%	71%	60%	69%	86%	57%	66%	71%
TAX ADDER AND/OR GROSS-UP ON MOVING EXPENSES	29%	38%	25%	44%	43%	20%	25%	29%	36%	25%	36%

TABLE 70

TYPE OF ASSISTANCE GIVEN TO CURRENT EMPLOYEES WHEN NEW COLLEGE GRADUATE HIRES ARE NOT ELIGIBLE FOR THE SAME ASSISTANCE

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WITH LESS LIBERAL ASSISTANCE FOR NEW COLLEGE GRADUATE HIRES THAN CURRENT EMPLOYEES	145 100%	59 100%	59 100%	54 100%	24 100%	12 100%	357 100%
ASSISTANCE GIVEN CURRENT EMPLOYEES NOT GIVEN NEW COLLEGE GRADUATE HIRES							
SOME OR ALL OF THE HOME SALE EXPENSE	75%	80%	71%	80%	88%	83%	77%
COST OF DISPOSING OF APARTMENT, IF RENTER	76%	85%	75%	72%	67%	83%	76%
ONE OR MORE HOUSE HUNTING TRIPS	37%	20%	25%	37%	42%	50%	33%
SOME OR ALL OF THE CLOSING COSTS ON A NEW HOME	65%	83%	61%	74%	71%	75%	69%
SHIPMENT OF HOUSEHOLD GOODS	32%	20%	15%	22%	25%	8%	24%
TRANSPORTATION OF FAMILY TO NEW LOCATION	32%	20%	20%	24%	21%	8%	25%
TEMPORARY LIVING AT NEW LOCATION WITH OR WITHOUT FAMILY	32%	27%	22%	24%	21%	17%	27%
MISCELLANEOUS MOVING ALLOWANCE	68%	73%	71%	74%	71%	75%	71%
TAX ADDER AND/OR GROSS-UP ON MOVING EXPENSES	33%	34%	36%	44%	38%	33%	36%

TABLE 71

COMPANIES TRANSFERRING EMPLOYEES EITHER DOMESTICALLY OR INTERNATIONALLY ON SHORT TERM ASSIGNMENT

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	32	45	33	7	88	60	11	17	29	32	605
NO ANSWER; DON'T KNOW	1	—	1	—	1	—	—	—	—	—	7
TOTAL ANSWERING	31 100%	45 100%	32 100%	7 100%	87 100%	60 100%	11 100%	17 100%	29 100%	32 100%	598 100%
TRANSFERS ON SHORT TERM ASSIGNMENT											
DO TRANSFER	68%	38%	28%	14%	54%	42%	27%	47%	55%	66%	48%
DO NOT TRANSFER	32%	62%	72%	86%	46%	58%	73%	53%	45%	34%	52%

TABLE 71

COMPANIES TRANSFERRING EMPLOYEES EITHER DOMESTICALLY OR INTERNATIONALLY ON SHORT TERM ASSIGNMENT

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	20	43	15	20	29	7	28	11	17	61	605
NO ANSWER; DON'T KNOW	1	—	—	—	—	—	1	—	—	2	7
TOTAL ANSWERING	19 100%	43 100%	15 100%	20 100%	29 100%	7 100%	27 100%	11 100%	17 100%	59 100%	598 100%
TRANSFERS ON SHORT TERM ASSIGNMENT											
DO TRANSFER	68%	65%	40%	50%	38%	71%	30%	9%	71%	44%	48%
DO NOT TRANSFER	32%	35%	60%	50%	62%	29%	70%	91%	29%	56%	52%

TABLE 71

COMPANIES TRANSFERRING EMPLOYEES EITHER DOMESTICALLY OR INTERNATIONALLY ON SHORT TERM ASSIGNMENT

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	273	108	76	89	35	16	605
NO ANSWER; DON'T KNOW	3	1	—	3	—	—	7
TOTAL ANSWERING	270 100%	107 100%	76 100%	86 100%	35 100%	16 100%	598 100%
TRANSFERS ON SHORT TERM ASSIGNMENT							
DO TRANSFER	34%	44%	58%	71%	77%	88%	48%
DO NOT TRANSFER	66%	56%	42%	29%	23%	13%	52%

TABLE 72

NUMBER OF EMPLOYEES NOW ON TEMPORARY ASSIGNMENT WITHIN THE UNITED STATES

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO TRANSFER ON SHORT TERM ASSIGNMENT	21	17	9	1	47	25	3	8	16	21	288
NO ANSWER; DON'T KNOW	7	4	1	—	8	6	—	4	1	3	63
TOTAL ANSWERING	14 100%	13 100%	8 100%	1 100%	39 100%	19 100%	3 100%	4 100%	15 100%	18 100%	225 100%
NUMBER ON SHORT TERM ASSIGNMENT WITHIN U.S.											
NONE	29%	38%	13%	100%	64%	32%	67%	50%	13%	33%	46%
1 - 5	36%	46%	50%	—	23%	21%	—	—	40%	17%	29%
6 - 9	—	8%	13%	—	3%	5%	—	25%	7%	17%	5%
10 - 19	7%	—	25%	—	5%	5%	33%	—	13%	—	6%
20 - 49	14%	—	—	—	—	21%	—	—	13%	—	6%
50 - 99	—	8%	—	—	5%	16%	—	25%	13%	11%	5%
100 - 249	7%	—	—	—	—	—	—	—	—	11%	2%
250 OR MORE	7%	—	—	—	—	—	—	—	—	11%	1%
AVERAGE # WITHIN U.S.	35.21	5.38	4.63	—	4.56	18.89	3.33	14.00	15.87	55.61	13.26

TABLE 72

NUMBER OF EMPLOYEES NOW ON TEMPORARY ASSIGNMENT WITHIN THE UNITED STATES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO TRANSFER ON SHORT TERM ASSIGNMENT	13	28	6	10	11	5	8	1	12	26	288
NO ANSWER; DON'T KNOW	4	5	4	3	2	3	—	—	5	3	63
TOTAL ANSWERING	9 100%	23 100%	2 100%	7 100%	9 100%	2 100%	8 100%	1 100%	7 100%	23 100%	225 100%
NUMBER ON SHORT TERM ASSIGNMENT WITHIN U.S.											
NONE	67%	43%	50%	71%	56%	—	75%	100%	71%	43%	46%
1 - 5	11%	39%	—	29%	22%	50%	25%	—	29%	39%	29%
6 - 9	—	9%	—	—	11%	—	—	—	—	—	5%
10 - 19	—	4%	50%	—	11%	—	—	—	—	4%	6%
20 - 49	22%	—	—	—	—	50%	—	—	—	9%	6%
50 - 99	—	—	—	—	—	—	—	—	—	4%	5%
100 - 249	—	4%	—	—	—	—	—	—	—	—	2%
250 OR MORE	—	—	—	—	—	—	—	—	—	—	1%
AVERAGE # WITHIN U.S.	8.00	9.96	5.00	.71	2.56	20.50	.63	—	1.14	6.43	13.26

TABLE 72

NUMBER OF EMPLOYEES NOW ON TEMPORARY ASSIGNMENT WITHIN THE UNITED STATES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO TRANSFER ON SHORT TERM ASSIGNMENT	92	47	44	61	27	14	288
NO ANSWER; DON'T KNOW	8	6	8	23	10	6	63
TOTAL ANSWERING	84 100%	41 100%	36 100%	38 100%	17 100%	8 100%	225 100%
NUMBER ON SHORT TERM ASSIGNMENT WITHIN U.S.							
NONE	58%	46%	36%	29%	47%	25%	46%
1 - 5	33%	39%	31%	18%	18%	—	29%
6 - 9	4%	5%	3%	16%	—	—	5%
10 - 19	2%	2%	6%	21%	—	—	6%
20 - 49	1%	5%	8%	13%	6%	13%	6%
50 - 99	1%	2%	8%	3%	24%	25%	5%
100 - 249	—	—	3%	—	6%	25%	2%
250 OR MORE	—	—	6%	—	—	13%	1%
AVERAGE # WITHIN U.S.	2.06	4.49	28.50	10.66	25.00	96.25	13.26

TABLE 73

NUMBER OF TRANSFERRED EMPLOYEES NOW ON TEMPORARY ASSIGNMENT OUTSIDE THE UNITED STATES

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO TRANSFER ON SHORT TERM ASSIGNMENT	21	17	9	1	47	25	3	8	16	21	288
NO ANSWER; DON'T KNOW	6	4	1	—	8	6	—	2	—	2	57
TOTAL ANSWERING	15 100%	13 100%	8 100%	1 100%	39 100%	19 100%	3 100%	6 100%	16 100%	19 100%	231 100%
NUMBER ON SHORT TERM ASSIGNMENT OUTSIDE U.S.											
NONE	33%	62%	38%	—	15%	11%	33%	50%	88%	11%	26%
1 - 5	27%	—	25%	—	44%	42%	33%	17%	6%	26%	35%
6 - 9	7%	8%	—	—	10%	5%	33%	—	—	21%	7%
10 - 19	—	23%	25%	100%	21%	11%	—	17%	—	—	9%
20 - 49	20%	—	—	—	5%	11%	—	—	6%	—	11%
50 - 99	—	8%	13%	—	3%	5%	—	—	—	11%	4%
100 - 249	—	—	—	—	—	11%	—	17%	—	16%	4%
250 OR MORE	13%	—	—	—	3%	5%	—	—	—	16%	3%
AVERAGE # OUTSIDE U.S.	39.40	7.00	14.75	10.00	13.08	40.16	3.67	31.83	1.94	75.68	22.95

TABLE 73

NUMBER OF TRANSFERRED EMPLOYEES NOW ON TEMPORARY ASSIGNMENT OUTSIDE THE UNITED STATES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO TRANSFER ON SHORT TERM ASSIGNMENT	13	28	6	10	11	5	8	1	12	26	288
NO ANSWER; DON'T KNOW	4	6	4	5	2	1	1	—	2	3	57
TOTAL ANSWERING	9 100%	22 100%	2 100%	5 100%	9 100%	4 100%	7 100%	1 100%	10 100%	23 100%	231 100%
NUMBER ON SHORT TERM ASSIGNMENT OUTSIDE U.S.											
NONE	—	23%	—	20%	22%	25%	29%	—	—	26%	26%
1 - 5	33%	50%	50%	80%	56%	—	43%	100%	50%	43%	35%
6 - 9	22%	5%	—	—	—	—	14%	—	—	4%	7%
10 - 19	—	5%	50%	—	11%	—	—	—	—	—	9%
20 - 49	33%	18%	—	—	11%	75%	14%	—	30%	9%	11%
50 - 99	—	—	—	—	—	—	—	—	—	13%	4%
100 - 249	11%	—	—	—	—	—	—	—	20%	4%	4%
250 OR MORE	—	—	—	—	—	—	—	—	—	—	3%
AVERAGE # OUTSIDE U.S.	29.89	7.73	9.00	2.60	5.67	20.00	5.57	3.00	44.50	20.00	22.95

TABLE 73

NUMBER OF TRANSFERRED EMPLOYEES NOW ON TEMPORARY ASSIGNMENT OUTSIDE THE UNITED STATES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO TRANSFER ON SHORT TERM ASSIGNMENT	92	47	44	61	27	14	288
NO ANSWER; DON'T KNOW	5	6	9	17	12	6	57
TOTAL ANSWERING	87 100%	41 100%	35 100%	44 100%	15 100%	8 100%	231 100%
NUMBER ON SHORT TERM ASSIGNMENT OUTSIDE U.S.							
NONE	38%	22%	20%	16%	13%	25%	26%
1 - 5	47%	54%	23%	20%	7%	13%	35%
6 - 9	6%	10%	9%	9%	7%	—	7%
10 - 19	5%	7%	14%	14%	13%	—	9%
20 - 49	2%	5%	14%	27%	20%	13%	11%
50 - 99	2%	—	3%	5%	20%	13%	4%
100 - 249	—	2%	11%	7%	—	25%	4%
250 OR MORE	—	—	6%	2%	20%	13%	3%
AVERAGE # OUTSIDE U.S.	3.82	8.39	42.77	31.16	70.07	88.38	22.95

TABLE 74

TYPICAL STAY OF EMPLOYEE ON TEMPORARY ASSIGNMENT WITHIN THE U.S.

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WITH EMPLOYEES ON SHORT TERM ASSIGNMENT IN U.S.	10	8	7	—	14	13	1	2	13	12	122
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	1	2
TOTAL ANSWERING	10 100%	8 100%	7 100%	— —	14 100%	13 100%	1 100%	2 100%	13 100%	11 100%	120 100%
TYPICAL LENGTH OF STAY											
LESS THAN 6 MONTHS	10%	25%	14%	—	—	—	—	—	—	—	5%
6 MONTHS - 1 YEAR	20%	13%	14%	—	36%	—	—	—	31%	27%	24%
1 - 2 YEARS	50%	38%	43%	—	29%	31%	—	50%	62%	27%	42%
2 - 3 YEARS	10%	13%	14%	—	21%	46%	—	50%	—	27%	18%
OVER 3 YEARS	10%	13%	14%	—	14%	23%	100%	—	8%	18%	11%
AVERAGE YEARS	1.53	1.50	1.68	—	1.71	2.54	4.00	2.00	1.38	1.95	1.65

TABLE 74

TYPICAL STAY OF EMPLOYEE ON TEMPORARY ASSIGNMENT WITHIN THE U.S.

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WITH EMPLOYEES ON SHORT TERM ASSIGNMENT IN U.S.	3	13	1	2	4	2	2	—	2	13	122
NO ANSWER; DON'T KNOW	—	1	—	—	—	—	—	—	—	—	2
TOTAL ANSWERING	3	12	1	2	4	2	2	—	2	13	120
	100%	100%	100%	100%	100%	100%	100%	—	100%	100%	100%
TYPICAL LENGTH OF STAY											
LESS THAN 6 MONTHS	—	17%	—	—	—	—	—	—	—	—	5%
6 MONTHS - 1 YEAR	67%	25%	—	—	75%	50%	50%	—	50%	15%	24%
1 - 2 YEARS	33%	42%	100%	50%	—	50%	—	—	50%	69%	42%
2 - 3 YEARS	—	17%	—	50%	25%	—	50%	—	—	8%	18%
OVER 3 YEARS	—	—	—	—	—	—	—	—	—	8%	11%
AVERAGE YEARS	.83	1.21	1.50	2.00	1.00	1.00	1.50	—	1.00	1.62	1.65

TABLE 74

TYPICAL STAY OF EMPLOYEE ON TEMPORARY ASSIGNMENT WITHIN THE U.S.

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WITH EMPLOYEES ON SHORT TERM ASSIGNMENT IN U.S.	35	22	23	27	9	6	122
NO ANSWER; DON'T KNOW	1	—	—	1	—	—	2
TOTAL ANSWERING	34 100%	22 100%	23 100%	26 100%	9 100%	6 100%	120 100%
TYPICAL LENGTH OF STAY							
LESS THAN 6 MONTHS	6%	—	4%	8%	—	17%	5%
6 MONTHS - 1 YEAR	26%	18%	17%	27%	56%	—	24%
1 - 2 YEARS	35%	50%	57%	42%	22%	17%	42%
2 - 3 YEARS	12%	23%	13%	19%	22%	50%	18%
OVER 3 YEARS	21%	9%	9%	4%	—	17%	11%
AVERAGE YEARS	1.79	1.77	1.62	1.42	1.17	2.21	1.65

TABLE 75

TYPICAL STAY OF EMPLOYEE ON TEMPORARY ASSIGNMENT OUTSIDE THE U.S.

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WITH EMPLOYEES ON SHORT TERM ASSIGNMENT OUTSIDE U.S.	10	5	5	1	33	17	2	3	2	17	170
NO ANSWER; DON'T KNOW	—	—	—	—	—	2	—	—	—	1	5
TOTAL ANSWERING	10 100%	5 100%	5 100%	1 100%	33 100%	15 100%	2 100%	3 100%	2 100%	16 100%	165 100%
TYPICAL LENGTH OF STAY											
LESS THAN 6 MONTHS	10%	—	—	—	—	—	—	—	—	—	1%
6 MONTHS - 1 YEAR	—	—	—	—	—	7%	—	—	—	—	2%
1 - 2 YEARS	30%	20%	40%	100%	27%	13%	50%	—	50%	25%	29%
2 - 3 YEARS	20%	40%	40%	—	55%	40%	50%	67%	—	63%	47%
OVER 3 YEARS	40%	40%	20%	—	18%	40%	—	33%	50%	13%	22%
AVERAGE YEARS	2.58	2.90	2.40	1.50	2.50	2.83	2.00	3.00	2.75	2.44	2.49

TABLE 75

TYPICAL STAY OF EMPLOYEE ON TEMPORARY ASSIGNMENT OUTSIDE THE U.S.

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WITH EMPLOYEES ON SHORT TERM ASSIGNMENT OUTSIDE U.S.	9	17	2	4	7	3	5	1	10	17	170
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	1	—	—	1	5
TOTAL ANSWERING	9 100%	17 100%	2 100%	4 100%	7 100%	3 100%	4 100%	1 100%	10 100%	16 100%	165 100%
TYPICAL LENGTH OF STAY											
LESS THAN 6 MONTHS	—	—	—	—	—	—	—	—	—	—	1%
6 MONTHS - 1 YEAR	11%	—	—	—	—	—	25%	—	—	—	2%
1 - 2 YEARS	33%	29%	50%	—	29%	100%	—	—	40%	38%	29%
2 - 3 YEARS	44%	65%	50%	100%	57%	—	50%	—	30%	31%	47%
OVER 3 YEARS	11%	6%	—	—	14%	—	25%	100%	30%	31%	22%
AVERAGE YEARS	2.11	2.29	2.00	2.50	2.43	1.50	2.38	4.00	2.55	2.59	2.49

TABLE 75

TYPICAL STAY OF EMPLOYEE ON TEMPORARY ASSIGNMENT OUTSIDE THE U.S.

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WITH EMPLOYEES ON SHORT TERM ASSIGNMENT OUTSIDE U.S.	54	32	28	37	13	6	170
NO ANSWER; DON'T KNOW	3	1	—	1	—	—	5
TOTAL ANSWERING	51 100%	31 100%	28 100%	36 100%	13 100%	6 100%	165 100%
TYPICAL LENGTH OF STAY							
LESS THAN 6 MONTHS	—	—	4%	—	—	—	1%
6 MONTHS - 1 YEAR	4%	3%	—	—	—	—	2%
1 - 2 YEARS	25%	29%	39%	25%	23%	50%	29%
2 - 3 YEARS	49%	45%	32%	53%	54%	50%	47%
OVER 3 YEARS	22%	23%	25%	22%	23%	—	22%
AVERAGE YEARS	2.49	2.48	2.40	2.58	2.62	2.00	2.49

TABLE 76

COMPANIES WHO PROVIDE PROPERTY MANAGEMENT ASSISTANCE FOR EMPLOYEES ON SHORT TERM ASSIGNMENT

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO TRANSFER ON SHORT TERM ASSIGNMENT	21	17	9	1	47	25	3	8	16	21	288
NO ANSWER; DON'T KNOW	1	3	1	—	5	—	—	—	2	—	22
TOTAL ANSWERING	20	14	8	1	42	25	3	8	14	21	266
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
PROPERTY MANAGEMENT ASSISTANCE											
COMPANIES WITH DOMESTIC ONLY:	25%	43%	25%	—	5%	8%	33%	38%	86%	10%	17%
PROVIDE ASSISTANCE	5%	14%	—	—	—	—	—	13%	14%	—	2%
NO ASSISTANCE PROVIDED	20%	29%	25%	—	5%	8%	33%	25%	71%	10%	14%
COMPANIES WITH INTERNATIONAL ONLY:	20%	21%	—	100%	50%	24%	67%	25%	—	29%	32%
PROVIDE ASSISTANCE	10%	14%	—	—	24%	8%	33%	—	—	5%	13%
NO ASSISTANCE PROVIDED	10%	7%	—	100%	26%	16%	33%	25%	—	24%	20%
COMPANIES WITH BOTH DOMESTIC AND INTERNATIONAL:	55%	36%	75%	—	45%	68%	—	38%	14%	62%	51%
SHORT TERM ASSIGNMENT	15%	7%	50%	—	10%	20%	—	—	7%	19%	14%
INTERNATIONAL ONLY	30%	—	—	—	14%	12%	—	13%	—	14%	13%
NO ASSISTANCE PROVIDED	10%	29%	25%	—	21%	36%	—	25%	7%	29%	24%

TABLE 76

COMPANIES WHO PROVIDE PROPERTY MANAGEMENT ASSISTANCE FOR EMPLOYEES ON SHORT TERM ASSIGNMENT

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO TRANSFER ON SHORT TERM ASSIGNMENT	13	28	6	10	11	5	8	1	12	26	288
NO ANSWER; DON'T KNOW	—	3	—	1	1	1	1	—	1	2	22
TOTAL ANSWERING	13 100%	25 100%	6 100%	9 100%	10 100%	4 100%	7 100%	1 100%	11 100%	24 100%	266 100%
PROPERTY MANAGEMENT ASSISTANCE											
COMPANIES WITH DOMESTIC ONLY:	—	8%	—	—	10%	25%	14%	—	—	17%	17%
PROVIDE ASSISTANCE	—	—	—	—	—	—	—	—	—	—	2%
NO ASSISTANCE PROVIDED	—	8%	—	—	10%	25%	14%	—	—	17%	14%
COMPANIES WITH INTERNATIONAL ONLY:	46%	28%	17%	44%	40%	—	71%	100%	45%	33%	32%
PROVIDE ASSISTANCE	23%	8%	—	22%	30%	—	29%	—	9%	13%	13%
NO ASSISTANCE PROVIDED	23%	20%	17%	22%	10%	—	43%	100%	36%	21%	20%
COMPANIES WITH BOTH DOMESTIC AND INTERNATIONAL:	54%	64%	83%	56%	50%	75%	14%	—	55%	50%	51%
SHORT TERM ASSIGNMENT	15%	20%	33%	11%	—	—	—	—	—	17%	14%
INTERNATIONAL ONLY	15%	12%	17%	11%	10%	50%	14%	—	9%	17%	13%
NO ASSISTANCE PROVIDED	23%	32%	33%	33%	40%	25%	—	—	45%	17%	24%

TABLE 76

COMPANIES WHO PROVIDE PROPERTY MANAGEMENT ASSISTANCE FOR EMPLOYEES ON SHORT TERM ASSIGNMENT

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO TRANSFER ON SHORT TERM ASSIGNMENT	92	47	44	61	27	14	288
NO ANSWER; DON'T KNOW	14	3	2	1	2	—	22
TOTAL ANSWERING	78 100%	44 100%	42 100%	60 100%	25 100%	14 100%	266 100%
PROPERTY MANAGEMENT ASSISTANCE							
COMPANIES WITH DOMESTIC ONLY:	27%	14%	14%	10%	8%	14%	17%
PROVIDE ASSISTANCE	3%	—	2%	2%	4%	7%	2%
NO ASSISTANCE PROVIDED	24%	14%	12%	8%	4%	7%	14%
COMPANIES WITH INTERNATIONAL ONLY:	47%	36%	29%	17%	32%	14%	32%
PROVIDE ASSISTANCE	14%	18%	12%	7%	12%	14%	13%
NO ASSISTANCE PROVIDED	33%	18%	17%	10%	20%	—	20%
COMPANIES WITH BOTH DOMESTIC AND INTERNATIONAL:	26%	50%	57%	73%	60%	71%	51%
SHORT TERM ASSIGNMENT	4%	16%	21%	15%	16%	29%	14%
INTERNATIONAL ONLY	3%	9%	17%	22%	24%	21%	13%
NO ASSISTANCE PROVIDED	19%	25%	19%	37%	20%	21%	24%

TABLE 77

ADMINISTRATION OF PROPERTY MANAGEMENT PROGRAM FOR EMPLOYEES ON SHORT TERM ASSIGNMENT

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN. ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO PROVIDE ASSISTANCE	12	6	4	—	21	10	1	2	4	8	115
NO ANSWER; DON'T KNOW	—	1	—	—	1	—	—	—	—	1	6
TOTAL ANSWERING	12 100%	5 100%	4 100%	— —	20 100%	10 100%	1 100%	2 100%	4 100%	7 100%	109 100%
WHO ADMINISTERS PROGRAM											
USE RELOCATION SERVICE COMPANY	58%	40%	75%	—	15%	30%	100%	50%	50%	29%	28%
USE BANK OR OTHER PROPERTY MANAGEMENT SERVICE FIRM	8%	20%	—	—	15%	20%	—	—	—	14%	17%
HAVE AN INTERNAL DEPARTMENT TO ADMINISTER A FORMAL PROGRAM	—	—	—	—	15%	20%	—	—	25%	—	12%
COMPANY OR EMPLOYEE USES A LOCAL BROKERAGE FIRM TO ADMINISTER FORMAL PROGRAM	33%	40%	25%	—	55%	30%	—	50%	25%	57%	43%

TABLE 77

ADMINISTRATION OF PROPERTY MANAGEMENT PROGRAM FOR EMPLOYEES ON SHORT TERM ASSIGNMENT

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO PROVIDE ASSISTANCE	7	11	3	4	4	2	3	—	2	11	115
NO ANSWER; DON'T KNOW	—	—	1	—	—	1	—	—	—	1	6
TOTAL ANSWERING	7 100%	11 100%	2 100%	4 100%	4 100%	1 100%	3 100%	— —	2 100%	10 100%	109 100%
WHO ADMINISTERS PROGRAM											
USE RELOCATION SERVICE COMPANY	14%	27%	—	—	—	—	—	—	50%	20%	28%
USE BANK OR OTHER PROPERTY MANAGEMENT SERVICE FIRM	14%	36%	—	25%	25%	—	—	—	—	30%	17%
HAVE AN INTERNAL DEPARTMENT TO ADMINISTER A FORMAL PROGRAM	14%	9%	—	—	25%	—	67%	—	—	20%	12%
COMPANY OR EMPLOYEE USES A LOCAL BROKERAGE FIRM TO ADMINISTER FORMAL PROGRAM	57%	27%	100%	75%	50%	100%	33%	—	50%	30%	43%

TABLE 77

ADMINISTRATION OF PROPERTY MANAGEMENT PROGRAM FOR EMPLOYEES ON SHORT TERM ASSIGNMENT

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO PROVIDE ASSISTANCE	20	19	23	28	14	10	115
NO ANSWER; DON'T KNOW	1	1	1	3	—	—	6
TOTAL ANSWERING	19 100%	18 100%	22 100%	25 100%	14 100%	10 100%	109 100%
WHO ADMINISTERS PROGRAM							
USE RELOCATION SERVICE COMPANY	11%	11%	45%	28%	29%	60%	28%
USE BANK OR OTHER PROPERTY MANAGEMENT SERVICE FIRM	16%	33%	18%	8%	7%	20%	17%
HAVE AN INTERNAL DEPARTMENT TO ADMINISTER A FORMAL PROGRAM	21%	6%	5%	16%	21%	—	12%
COMPANY OR EMPLOYEE USES A LOCAL BROKERAGE FIRM TO ADMINISTER FORMAL PROGRAM	53%	50%	32%	48%	43%	20%	43%

TABLE 78

CIRCUMSTANCES UNDER WHICH COMPANIES WOULD USE A PROPERTY MANAGEMENT SERVICE INSTEAD OF A HOME SALE PROGRAM

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO PROVIDE PROPERTY MANAGEMENT ASSISTANCE	12	6	4	—	21	10	1	2	4	8	115
NO ANSWER; DON'T KNOW	2	—	1	—	6	3	1	—	2	2	26
TOTAL ANSWERING	10	6	3	—	15	7	—	2	2	6	89
	100%	100%	100%	—	100%	100%	—	100%	100%	100%	100%
CIRCUMSTANCES											
MORTGAGE RATES TOO HIGH	10%	33%	—	—	20%	29%	—	50%	—	83%	28%
INTERNATIONAL RELOCATION	100%	83%	100%	—	93%	86%	—	100%	100%	67%	87%
DOMESTIC RELOCATION WHERE EMPLOYEE EXPECTED TO RETURN TO ORIGINAL LOCATION WITHIN 3 YEARS	50%	67%	67%	—	40%	43%	—	50%	50%	83%	53%
DOMESTIC RELOCATION WHERE EMPLOYEE IS EXPECTED TO BE RELOCATED AGAIN WITHIN NEXT 2-3 YEARS	40%	50%	33%	—	20%	29%	—	50%	50%	67%	31%
OTHER CIRCUMSTANCES DICTATING USE OF PROPERTY MANAGEMENT SERVICE	10%	—	—	—	13%	—	—	50%	—	—	8%

TABLE 78

CIRCUMSTANCES UNDER WHICH COMPANIES WOULD USE A PROPERTY MANAGEMENT SERVICE INSTEAD OF A HOME SALE PROGRAM

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO PROVIDE PROPERTY MANAGEMENT ASSISTANCE	7	11	3	4	4	2	3	—	2	11	115
NO ANSWER; DON'T KNOW	2	5	—	—	—	—	—	—	—	2	26
TOTAL ANSWERING	5	6	3	4	4	2	3	—	2	9	89
	100%	100%	100%	100%	100%	100%	100%	–	100%	100%	100%
CIRCUMSTANCES											
MORTGAGE RATES TOO HIGH	40%	17%	33%	—	50%	—	67%	—	—	33%	28%
INTERNATIONAL RELOCATION	100%	50%	67%	75%	50%	100%	100%	—	100%	100%	87%
DOMESTIC RELOCATION WHERE EMPLOYEE EXPECTED TO RETURN TO ORIGINAL LOCATION WITHIN 3 YEARS	60%	50%	100%	75%	50%	—	67%	—	—	44%	53%
DOMESTIC RELOCATION WHERE EMPLOYEE IS EXPECTED TO BE RELOCATED AGAIN WITHIN NEXT 2-3 YEARS	20%	50%	—	25%	25%	—	67%	—	—	11%	31%
OTHER CIRCUMSTANCES DICTATING USE OF PROPERTY MANAGEMENT SERVICE	20%	—	—	—	25%	—	—	—	—	11%	8%

TABLE 78

CIRCUMSTANCES UNDER WHICH COMPANIES WOULD USE A PROPERTY MANAGEMENT SERVICE INSTEAD OF A HOME SALE PROGRAM

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO PROVIDE PROPERTY MANAGEMENT ASSISTANCE	20	19	23	28	14	10	115
NO ANSWER; DON'T KNOW	9	4	5	3	2	3	26
TOTAL ANSWERING	11	15	18	25	12	7	89
	100%	100%	100%	100%	100%	100%	100%
CIRCUMSTANCES							
MORTGAGE RATES TOO HIGH	36%	27%	33%	16%	50%	—	28%
INTERNATIONAL RELOCATION	91%	73%	83%	96%	83%	86%	87%
DOMESTIC RELOCATION WHERE EMPLOYEE EXPECTED TO RETURN TO ORIGINAL LOCATION WITHIN 3 YEARS	73%	47%	44%	48%	67%	43%	53%
DOMESTIC RELOCATION WHERE EMPLOYEE IS EXPECTED TO BE RELOCATED AGAIN WITHIN NEXT 2-3 YEARS	64%	27%	17%	24%	42%	29%	31%
OTHER CIRCUMSTANCES DICTATING USE OF PROPERTY MANAGEMENT SERVICE	9%	—	11%	4%	25%	—	8%

TABLE 79

EXPENSES INCURRED IN CONNECTION WITH MAINTAINING DOMESTIC HOME WHICH ARE REIMBURSED TO EMPLOYEES ON SHORT TERM ASSIGNMENT

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO TRANSFER ON SHORT TERM ASSIGNMENT	21 100%	17 100%	9 100%	1 100%	47 100%	25 100%	3 100%	8 100%	16 100%	21 100%	288 100%
REIMBURSED EXPENSES											
PROPERTY MANAGEMENT FEES PAID TO RELOCATION FIRM, BANK OR REAL ESTATE AGENT	62%	35%	22%	—	38%	36%	33%	25%	25%	48%	39%
DIFFERENCE BETWEEN RENTAL INCOME AND CARRYING COSTS	24%	18%	11%	—	26%	12%	33%	25%	38%	14%	24%
LEGAL FEES FOR EVICTING TENANTS OR OTHER LEGAL COSTS	33%	18%	22%	—	19%	28%	33%	25%	6%	19%	24%
REAL ESTATE BROKER FEES TO SECURE FIRST TENANT	43%	29%	44%	—	30%	44%	33%	38%	25%	33%	36%
FEES TO SECURE SECOND OR SUBSEQUENT TENANTS	29%	29%	33%	—	23%	28%	33%	25%	19%	19%	25%
APPRAISALS TO DETERMINE RENTAL VALUE	38%	24%	33%	—	23%	40%	33%	13%	19%	24%	30%
CARRYING COSTS WHEN HOME IS NOT RENTED	33%	18%	22%	—	21%	32%	33%	—	25%	33%	28%
CLEANING AND PREPARATION OF HOUSE FOR OWNER'S RETURN	24%	18%	33%	—	13%	16%	33%	13%	13%	19%	21%
LANDLORD/TENANT INSURANCE	10%	18%	11%	—	15%	8%	33%	—	13%	10%	14%
GIVEN FLAT ALLOWANCE	—	—	—	—	—	—	—	—	—	5%	1%
DONE ON INDIVIDUAL BASIS	5%	6%	—	—	6%	—	—	—	6%	—	5%
NONE OF THE ABOVE	19%	59%	44%	100%	40%	48%	67%	63%	44%	38%	37%

TABLE 79

EXPENSES INCURRED IN CONNECTION WITH MAINTAINING DOMESTIC HOME WHICH ARE REIMBURSED TO EMPLOYEES ON SHORT TERM ASSIGNMENT

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO TRANSFER ON SHORT TERM ASSIGNMENT	13 100%	28 100%	6 100%	10 100%	11 100%	5 100%	8 100%	1 100%	12 100%	26 100%	288 100%
REIMBURSED EXPENSES											
PROPERTY MANAGEMENT FEES PAID TO RELOCATION FIRM, BANK OR REAL ESTATE AGENT	46%	43%	67%	60%	18%	—	38%	—	25%	42%	39%
DIFFERENCE BETWEEN RENTAL INCOME AND CARRYING COSTS	15%	36%	17%	40%	36%	20%	38%	—	33%	15%	24%
LEGAL FEES FOR EVICTING TENANTS OR OTHER LEGAL COSTS	8%	36%	33%	40%	36%	—	25%	—	25%	27%	24%
REAL ESTATE BROKER FEES TO SECURE FIRST TENANT	38%	43%	50%	50%	36%	60%	25%	—	33%	27%	36%
FEES TO SECURE SECOND OR SUBSEQUENT TENANTS	31%	25%	17%	40%	9%	40%	25%	—	33%	15%	25%
APPRAISALS TO DETERMINE RENTAL VALUE	15%	36%	50%	40%	27%	40%	25%	—	42%	35%	30%
CARRYING COSTS WHEN HOME IS NOT RENTED	23%	39%	33%	40%	27%	60%	38%	—	8%	35%	28%
CLEANING AND PREPARATION OF HOUSE FOR OWNER'S RETURN	8%	39%	50%	20%	27%	40%	25%	—	17%	19%	21%
LANDLORD/TENANT INSURANCE	8%	25%	33%	10%	18%	40%	25%	—	8%	12%	14%
GIVEN FLAT ALLOWANCE	8%	—	—	—	—	—	—	—	8%	4%	1%
DONE ON INDIVIDUAL BASIS	8%	11%	—	20%	9%	—	13%	—	—	4%	5%
NONE OF THE ABOVE	23%	21%	33%	10%	36%	40%	50%	100%	33%	27%	37%

TABLE 79

EXPENSES INCURRED IN CONNECTION WITH MAINTAINING DOMESTIC HOME WHICH ARE REIMBURSED TO EMPLOYEES ON SHORT TERM ASSIGNMENT

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO TRANSFER ON SHORT TERM ASSIGNMENT	92 100%	47 100%	44 100%	61 100%	27 100%	14 100%	288 100%
REIMBURSED EXPENSES							
PROPERTY MANAGEMENT FEES PAID TO RELOCATION FIRM, BANK OR REAL ESTATE AGENT	20%	43%	45%	49%	44%	79%	39%
DIFFERENCE BETWEEN RENTAL INCOME AND CARRYING COSTS	21%	30%	18%	28%	19%	36%	24%
LEGAL FEES FOR EVICTING TENANTS OR OTHER LEGAL COSTS	18%	21%	18%	33%	26%	43%	24%
REAL ESTATE BROKER FEES TO SECURE FIRST TENANT	23%	34%	41%	41%	52%	57%	36%
FEES TO SECURE SECOND OR SUBSEQUENT TENANTS	16%	19%	30%	30%	30%	50%	25%
APPRAISALS TO DETERMINE RENTAL VALUE	25%	32%	25%	31%	37%	50%	30%
CARRYING COSTS WHEN HOME IS NOT RENTED	22%	34%	20%	31%	26%	64%	28%
CLEANING AND PREPARATION OF HOUSE FOR OWNER'S RETURN	15%	21%	14%	28%	22%	43%	21%
LANDLORD/TENANT INSURANCE	10%	13%	9%	16%	22%	36%	14%
GIVEN FLAT ALLOWANCE	—	—	2%	3%	—	7%	1%
DONE ON INDIVIDUAL BASIS	11%	6%	—	3%	—	—	5%
NONE OF THE ABOVE	49%	28%	43%	30%	30%	7%	37%

TABLE 80

COMPANIES WHO ARE CONSIDERING CHANGING OR RE-EVALUATING THEIR PROPERTY MANAGEMENT POLICY

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO TRANSFER ON SHORT TERM ASSIGNMENT	21	17	9	1	47	25	3	8	16	21	288
NO ANSWER	—	—	—	—	1	—	—	—	—	—	1
TOTAL ANSWERING	21 100%	17 100%	9 100%	1 100%	46 100%	25 100%	3 100%	8 100%	16 100%	21 100%	287 100%
CHANGING OR RE-EVALUATING POLICY											
ARE THINKING ABOUT CHANGING OR RE-EVALUATING PROPERTY MANAGEMENT POLICY	19%	6%	22%	100%	11%	20%	—	38%	25%	24%	19%
ARE NOT THINKING ABOUT CHANGING OR RE-EVALUATING	76%	88%	78%	—	80%	76%	100%	63%	69%	71%	76%
NOT SURE OF COMPANY PLANS	5%	6%	—	—	9%	4%	—	—	6%	5%	5%

TABLE 80

COMPANIES WHO ARE CONSIDERING CHANGING OR RE-EVALUATING THEIR PROPERTY MANAGEMENT POLICY

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD. APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO TRANSFER ON SHORT TERM ASSIGNMENT	13	28	6	10	11	5	8	1	12	26	288
NO ANSWER	—	—	—	—	—	—	—	—	—	—	1
TOTAL ANSWERING	13 100%	28 100%	6 100%	10 100%	11 100%	5 100%	8 100%	1 100%	12 100%	26 100%	287 100%
CHANGING OR RE-EVALUATING POLICY											
ARE THINKING ABOUT CHANGING OR RE-EVALUATING PROPERTY MANAGEMENT POLICY	46%	11%	—	—	36%	20%	13%	100%	33%	19%	19%
ARE NOT THINKING ABOUT CHANGING OR RE-EVALUATING	38%	86%	100%	90%	64%	60%	88%	—	67%	81%	76%
NOT SURE OF COMPANY PLANS	15%	4%	—	10%	—	20%	—	—	—	—	5%

TABLE 80

COMPANIES WHO ARE CONSIDERING CHANGING OR RE-EVALUATING THEIR PROPERTY MANAGEMENT POLICY

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO TRANSFER ON SHORT TERM ASSIGNMENT	92	47	44	61	27	14	288
NO ANSWER	1	—	—	—	—	—	1
TOTAL ANSWERING	91 100%	47 100%	44 100%	61 100%	27 100%	14 100%	287 100%
CHANGING OR RE-EVALUATING POLICY							
ARE THINKING ABOUT CHANGING OR RE-EVALUATING PROPERTY MANAGEMENT POLICY	15%	19%	30%	23%	11%	14%	19%
ARE NOT THINKING ABOUT CHANGING OR RE-EVALUATING	80%	77%	66%	74%	74%	86%	76%
NOT SURE OF COMPANY PLANS	4%	4%	5%	3%	15%	—	5%

TABLE 81

TYPE OF PROPERTY MANAGEMENT PROGRAM BEING CONSIDERED

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO ARE CONSIDERING CHANGING PROGRAM	4	1	2	1	5	5	—	3	4	5	55
NO ANSWER; DON'T KNOW	2	—	—	—	1	—	—	1	—	1	12
TOTAL ANSWERING	2 100%	1 100%	2 100%	1 100%	4 100%	5 100%	— —	2 100%	4 100%	4 100%	43 100%
TYPE OF PROGRAM BEING CONSIDERED											
LOOKING AT PROPERTY MANAGEMENT SERVICE FIRMS	50%	—	50%	—	—	60%	—	—	50%	—	21%
MORE FORMALIZED IN-HOUSE PROGRAM	—	—	—	—	—	20%	—	50%	—	—	12%
MORE LIBERAL POLICY FOR INTERNATIONAL TRANSFERS	—	—	—	—	—	20%	—	—	—	—	5%
REVIEWING NOW	—	100%	—	100%	25%	—	—	50%	—	75%	37%
OTHER SPECIFIC CHANGES	50%	—	50%	—	75%	—	—	—	50%	25%	26%

TABLE 81

TYPE OF PROPERTY MANAGEMENT PROGRAM BEING CONSIDERED

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO ARE CONSIDERING CHANGING PROGRAM	6	3	—	—	4	1	1	1	4	5	55
NO ANSWER; DON'T KNOW	2	1	—	—	—	—	—	1	1	2	12
TOTAL ANSWERING	4 100%	2 100%	— —	— —	4 100%	1 100%	1 100%	— —	3 100%	3 100%	43 100%
TYPE OF PROGRAM BEING CONSIDERED											
LOOKING AT PROPERTY MANAGEMENT SERVICE FIRMS	—	—	—	—	—	100%	—	—	33%	—	21%
MORE FORMALIZED IN-HOUSE PROGRAM	50%	—	—	—	25%	—	—	—	—	—	12%
MORE LIBERAL POLICY FOR INTERNATIONAL TRANSFERS	—	50%	—	—	—	—	—	—	—	—	5%
REVIEWING NOW	25%	—	—	—	75%	—	100%	—	33%	100%	37%
OTHER SPECIFIC CHANGES	25%	50%	—	—	—	—	—	—	33%	—	26%

TABLE 81

TYPE OF PROPERTY MANAGEMENT PROGRAM BEING CONSIDERED

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO ARE CONSIDERING CHANGING PROGRAM	14	9	13	14	3	2	55
NO ANSWER; DON'T KNOW	2	4	5	1	—	—	12
TOTAL ANSWERING	12 100%	5 100%	8 100%	13 100%	3 100%	2 100%	43 100%
TYPE OF PROGRAM BEING CONSIDERED							
LOOKING AT PROPERTY MANAGEMENT SERVICE FIRMS	8%	20%	25%	31%	33%	—	21%
MORE FORMALIZED IN-HOUSE PROGRAM	—	20%	13%	15%	33%	—	12%
MORE LIBERAL POLICY FOR INTERNATIONAL TRANSFERS	—	—	13%	8%	—	—	5%
REVIEWING NOW	50%	20%	25%	31%	33%	100%	37%
OTHER SPECIFIC CHANGES	42%	40%	25%	15%	—	—	26%

TABLE 82

PERCENT OF EMPLOYEES WHO REFUSED TRANSFER FOR ANY REASON IN 1980

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	32	45	33	7	88	60	11	17	29	32	605
NO ANSWER; DON'T KNOW	18	16	6	—	24	27	3	10	12	11	198
TOTAL ANSWERING	14	29	27	7	64	33	8	7	17	21	407
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
PERCENT WHO REFUSED TRANSFER											
NONE	36%	41%	44%	71%	41%	39%	38%	14%	18%	14%	36%
LESS THAN 5%	21%	7%	19%	—	9%	6%	13%	29%	18%	5%	12%
5% - 9%	14%	14%	15%	14%	13%	15%	25%	29%	12%	19%	15%
10% - 14%	21%	7%	15%	14%	14%	12%	—	14%	18%	19%	13%
15% - 19%	—	14%	4%	—	6%	9%	—	—	6%	10%	9%
20% - 29%	—	17%	—	—	13%	12%	13%	—	12%	19%	9%
30% - 39%	—	—	4%	—	2%	3%	—	—	12%	5%	2%
40% - 49%	—	—	—	—	2%	3%	13%	—	—	5%	1%
50% OR GREATER	7%	—	—	—	2%	—	—	14%	6%	5%	3%
AVERAGE PERCENT REFUSING	8.64	8.59	5.33	2.86	9.66	9.18	10.00	12.00	14.00	15.48	9.68

TABLE 82

PERCENT OF EMPLOYEES WHO REFUSED TRANSFER FOR ANY REASON IN 1980

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	20	43	15	20	29	7	28	11	17	61	605
NO ANSWER; DON'T KNOW	12	9	5	5	6	4	6	3	4	17	198
TOTAL ANSWERING	8 100%	34 100%	10 100%	15 100%	23 100%	3 100%	22 100%	8 100%	13 100%	44 100%	407 100%
PERCENT WHO REFUSED TRANSFER											
NONE	25%	35%	20%	40%	39%	33%	45%	50%	38%	30%	36%
LESS THAN 5%	25%	12%	40%	—	13%	—	9%	13%	—	14%	12%
5% - 9%	—	21%	—	20%	13%	67%	14%	13%	23%	11%	15%
10% - 14%	—	6%	—	27%	13%	—	9%	—	8%	20%	13%
15% - 19%	13%	9%	30%	7%	13%	—	14%	13%	15%	9%	9%
20% - 29%	13%	18%	10%	7%	—	—	5%	—	—	7%	9%
30% - 39%	13%	—	—	—	—	—	—	—	8%	5%	2%
40% - 49%	13%	—	—	—	4%	—	—	—	—	—	1%
50% OR GREATER	—	—	—	—	4%	—	5%	13%	8%	5%	3%
AVERAGE PERCENT REFUSING	15.88	8.15	8.40	7.40	11.00	4.33	7.91	11.88	11.69	10.70	9.68

TABLE 82

PERCENT OF EMPLOYEES WHO REFUSED TRANSFER FOR ANY REASON IN 1980

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	273	108	76	89	35	16	605
NO ANSWER; DON'T KNOW	52	31	28	49	21	9	198
TOTAL ANSWERING	221	77	48	40	14	7	407
	100%	100%	100%	100%	100%	100%	100%
PERCENT WHO REFUSED TRANSFER							
NONE	51%	26%	17%	10%	14%	14%	36%
LESS THAN 5%	1%	5%	35%	45%	43%	—	12%
5% - 9%	10%	23%	17%	20%	7%	43%	15%
10% - 14%	10%	21%	13%	10%	7%	29%	13%
15% - 19%	9%	9%	8%	8%	7%	14%	9%
20% - 29%	10%	6%	8%	8%	14%	—	9%
30% - 39%	2%	5%	2%	—	—	—	2%
40% - 49%	2%	1%	—	—	—	—	1%
50% OR GREATER	4%	3%	—	—	7%	—	3%
AVERAGE PERCENT REFUSING	10.18	11.32	7.52	6.55	9.43	9.00	9.68

TABLE 83

FIRMS HAVING MADE CHANGES TO POLICY FOR ASSISTING TRANSFERRED EMPLOYEES IN 1980

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	32	45	33	7	88	60	11	17	29	32	605
NO ANSWER; DON'T KNOW	—	—	—	—	1	—	—	—	—	—	8
TOTAL ANSWERING	32	45	33	7	87	60	11	17	29	32	597
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
FIRMS MAKING CHANGES											
HAVE MADE CHANGES	56%	60%	58%	57%	45%	53%	36%	59%	62%	41%	50%
HAVE NOT MADE CHANGES	44%	40%	42%	43%	55%	47%	64%	41%	38%	59%	50%

TABLE 83

FIRMS HAVING MADE CHANGES TO POLICY FOR ASSISTING TRANSFERRED EMPLOYEES IN 1980

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	20	43	15	20	29	7	28	11	17	61	605
NO ANSWER; DON'T KNOW	3	2	—	—	—	—	—	—	—	2	8
TOTAL ANSWERING	17 100%	41 100%	15 100%	20 100%	29 100%	7 100%	28 100%	11 100%	17 100%	59 100%	597 100%
FIRMS MAKING CHANGES											
HAVE MADE CHANGES	47%	51%	60%	65%	62%	29%	32%	18%	53%	44%	50%
HAVE NOT MADE CHANGES	53%	49%	40%	35%	38%	71%	68%	82%	47%	56%	50%

TABLE 83

FIRMS HAVING MADE CHANGES TO POLICY FOR ASSISTING TRANSFERRED EMPLOYEES IN 1980

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	273	108	76	89	35	16	605
NO ANSWER; DON'T KNOW	4	2	—	1	—	1	8
TOTAL ANSWERING	269 100%	106 100%	76 100%	88 100%	35 100%	15 100%	597 100%
FIRMS MAKING CHANGES							
HAVE MADE CHANGES	37%	59%	54%	72%	60%	60%	50%
HAVE NOT MADE CHANGES	63%	41%	46%	28%	40%	40%	50%

TABLE 84

CHANGES MADE TO POLICY IN 1980

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO MADE CHANGES	18	27	19	4	39	32	4	10	18	13	301
NO ANSWER; DON'T KNOW	—	—	—	—	—	1	—	—	—	—	1
TOTAL ANSWERING	18 100%	27 100%	19 100%	4 100%	39 100%	31 97%	4 100%	10 100%	18 100%	13 100%	300 100%
CHANGES											
DEVELOPED OR LIBERALIZED IN-HOUSE PURCHASE PROGRAM	—	4%	—	—	3%	3%	—	—	6%	15%	3%
DEVELOPED OR INCREASED GUARANTEE AGAINST LOSS PROGRAM	—	—	—	25%	—	—	—	—	—	—	1%
HIRED A RELOCATION SERVICES FIRM	11%	15%	21%	25%	15%	16%	25%	20%	11%	15%	18%
DEVELOPED OR INCREASED OTHER HOME SALE REIMBURSEMENTS	17%	—	11%	—	5%	10%	—	10%	—	—	7%
DEVELOPED OR INCREASED DUPLICATE HOUSE CARRYING EXPENSES	—	—	—	—	3%	3%	25%	—	—	—	2%
DEVELOPED OR INCREASED EQUITY LOANS	11%	4%	—	—	5%	6%	—	10%	—	—	4%
DEVELOPED OR INCREASED MORTGAGE RATE DIFFERENTIAL ALLOWANCE	67%	63%	58%	100%	54%	48%	50%	40%	67%	54%	59%
DEVELOPED OR INCREASED COST OF LIVING ALLOWANCE	6%	4%	5%	25%	—	—	—	10%	—	8%	3%
DEVELOPED OR INCREASED CLOSING COSTS ON NEW HOME	11%	4%	—	25%	3%	10%	25%	—	11%	8%	6%
DEVELOPED OR INCREASED TEMPORARY LIVING ALLOWANCES	—	4%	—	—	5%	6%	—	—	—	8%	3%
DEVELOPED OR INCREASED ALLOWANCES FOR HOUSE HUNTING TRIPS	—	4%	5%	—	—	3%	—	—	—	—	1%
DEVELOPED OR INCREASED ALLOWANCES FOR HOUSEHOLD GOODS	11%	4%	—	—	3%	6%	—	—	—	—	3%
DEVELOPED OR INCREASED MISCELLANEOUS EXPENSE ALLOWANCE	17%	15%	5%	25%	10%	13%	25%	10%	17%	31%	16%

TABLE 84

CHANGES MADE TO POLICY IN 1980

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
DEVELOPED OR LIBERALIZED REIMBURSEMENTS FOR TAX LIABILITY	6%	—	5%	25%	15%	10%	—	—	6%	—	6%
DEVELOPED OR LIBERALIZED MORTGAGE ASSISTANCE PROGRAM	—	4%	—	—	—	6%	—	—	6%	—	2%
DEVELOPED OR LIBERALIZED PROPERTY MANAGEMENT PROGRAM	6%	—	—	—	—	6%	—	—	—	—	1%
MORE LIBERAL POLICY (UNSPECIFIED)	—	4%	5%	—	5%	6%	—	30%	6%	—	4%
LIBERALIZED POLICY TO COVER MORE EMPLOYEES OR NEW HIRES	—	4%	5%	—	5%	6%	—	—	11%	—	3%
HAVE A MORE LIMITED POLICY	—	—	5%	—	—	3%	—	—	—	—	1%
OTHER CHANGES	6%	11%	—	—	8%	3%	—	10%	17%	15%	8%

TABLE 84
CHANGES MADE TO POLICY IN 1980

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO MADE CHANGES	8	21	9	13	18	2	9	2	9	26	301
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	1
TOTAL ANSWERING	8 100%	21 100%	9 100%	13 100%	18 100%	2 100%	9 100%	2 100%	9 100%	26 100%	300 100%
CHANGES											
DEVELOPED OR LIBERALIZED IN-HOUSE PURCHASE PROGRAM	—	5%	—	—	—	—	—	—	—	4%	3%
DEVELOPED OR INCREASED GUARANTEE AGAINST LOSS PROGRAM	—	—	11%	—	—	—	—	—	—	—	1%
HIRED A RELOCATION SERVICES FIRM	25%	14%	22%	23%	11%	50%	22%	—	22%	31%	18%
DEVELOPED OR INCREASED OTHER HOME SALE REIMBURSEMENTS	—	—	11%	—	6%	50%	22%	50%	—	12%	7%
DEVELOPED OR INCREASED DUPLICATE HOUSE CARRYING EXPENSES	—	—	—	8%	—	—	—	—	—	4%	2%
DEVELOPED OR INCREASED EQUITY LOANS	—	5%	—	—	6%	50%	—	—	—	4%	4%
DEVELOPED OR INCREASED MORTGAGE RATE DIFFERENTIAL ALLOWANCE	38%	81%	78%	46%	56%	100%	78%	100%	89%	38%	59%
DEVELOPED OR INCREASED COST OF LIVING ALLOWANCE	—	5%	—	—	6%	—	—	—	—	8%	3%
DEVELOPED OR INCREASED CLOSING COSTS ON NEW HOME	—	5%	—	—	6%	—	—	—	—	12%	6%
DEVELOPED OR INCREASED TEMPORARY LIVING ALLOWANCES	—	5%	11%	8%	—	—	—	—	11%	—	3%
DEVELOPED OR INCREASED ALLOWANCES FOR HOUSE HUNTING TRIPS	—	—	—	—	—	—	—	—	—	4%	1%
DEVELOPED OR INCREASED ALLOWANCES FOR HOUSEHOLD GOODS	13%	5%	—	—	—	—	—	—	—	—	3%
DEVELOPED OR INCREASED MISCELLANEOUS EXPENSE ALLOWANCE	25%	29%	11%	—	11%	—	11%	50%	33%	27%	16%

TABLE 84

CHANGES MADE TO POLICY IN 1980

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
DEVELOPED OR LIBERALIZED REIMBURSEMENTS FOR TAX LIABILITY	13%	—	—	—	—	—	—	—	—	12%	6%
DEVELOPED OR LIBERALIZED MORTGAGE ASSISTANCE PROGRAM	—	5%	—	8%	—	—	—	—	—	—	2%
DEVELOPED OR LIBERALIZED PROPERTY MANAGEMENT PROGRAM	—	—	—	8%	—	—	—	—	—	—	1%
MORE LIBERAL POLICY (UNSPECIFIED)	—	5%	—	—	6%	—	—	—	—	4%	4%
LIBERALIZED POLICY TO COVER MORE EMPLOYEES OR NEW HIRES	—	10%	—	—	—	—	—	—	—	—	3%
HAVE A MORE LIMITED POLICY	—	—	—	—	—	—	—	—	—	—	1%
OTHER CHANGES	38%	5%	11%	23%	11%	—	—	—	—	—	8%

TABLE 84

CHANGES MADE TO POLICY IN 1980

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO MADE CHANGES	100	63	41	63	21	9	301
NO ANSWER; DON'T KNOW	1	—	—	—	—	—	1
TOTAL ANSWERING	99 99%	63 100%	41 100%	63 100%	21 100%	9 100%	300 100%
CHANGES							
DEVELOPED OR LIBERALIZED IN-HOUSE PURCHASE PROGRAM	3%	3%	5%	2%	—	—	3%
DEVELOPED OR INCREASED GUARANTEE AGAINST LOSS PROGRAM	1%	—	—	2%	—	—	1%
HIRED A RELOCATION SERVICES FIRM	18%	17%	15%	25%	10%	11%	18%
DEVELOPED OR INCREASED OTHER HOME SALE REIMBURSEMENTS	6%	3%	5%	8%	14%	22%	7%
DEVELOPED OR INCREASED DUPLICATE HOUSE CARRYING EXPENSES	3%	2%	—	2%	—	—	2%
DEVELOPED OR INCREASED EQUITY LOANS	7%	2%	5%	2%	—	11%	4%
DEVELOPED OR INCREASED MORTGAGE RATE DIFFERENTIAL ALLOWANCE	54%	52%	66%	68%	62%	56%	59%
DEVELOPED OR INCREASED COST OF LIVING ALLOWANCE	1%	3%	2%	5%	10%	—	3%
DEVELOPED OR INCREASED CLOSING COSTS ON NEW HOME	3%	8%	5%	8%	—	11%	6%
DEVELOPED OR INCREASED TEMPORARY LIVING ALLOWANCES	3%	3%	7%	—	10%	—	3%
DEVELOPED OR INCREASED ALLOWANCES FOR HOUSE HUNTING TRIPS	1%	3%	—	2%	—	—	1%
DEVELOPED OR INCREASED ALLOWANCES FOR HOUSEHOLD GOODS	2%	2%	2%	3%	5%	11%	3%
DEVELOPED OR INCREASED MISCELLANEOUS EXPENSE ALLOWANCE	15%	13%	20%	14%	38%	11%	16%

TABLE 84

CHANGES MADE TO POLICY IN 1980

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
DEVELOPED OR LIBERALIZED REIMBURSEMENTS FOR TAX LIABILITY	6%	6%	5%	3%	10%	11%	6%
DEVELOPED OR LIBERALIZED MORTGAGE ASSISTANCE PROGRAM	2%	2%	—	3%	5%	—	2%
DEVELOPED OR LIBERALIZED PROPERTY MANAGEMENT PROGRAM	—	2%	5%	—	—	11%	1%
MORE LIBERAL POLICY (UNSPECIFIED)	4%	8%	5%	3%	—	—	4%
LIBERALIZED POLICY TO COVER MORE EMPLOYEES OR NEW HIRES	—	10%	5%	3%	—	—	3%
HAVE A MORE LIMITED POLICY	1%	—	—	2%	—	—	1%
OTHER CHANGES	8%	5%	5%	10%	10%	33%	8%

TABLE 85

FIRMS ANTICIPATING MAKING CHANGES TO POLICY FOR ASSISTING TRANSFERRED EMPLOYEES IN 1981

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	32	45	33	7	88	60	11	17	29	32	605
NO ANSWER	—	—	—	—	—	—	—	—	—	—	1
TOTAL ANSWERING	32 100%	45 100%	33 100%	7 100%	88 100%	60 100%	11 100%	17 100%	29 100%	32 100%	604 100%
FIRMS ANTICIPATING CHANGES											
DO ANTICIPATE MAKING CHANGES	41%	27%	30%	—	32%	43%	55%	35%	31%	41%	34%
DO NOT ANTICIPATE MAKING CHANGES	53%	71%	67%	100%	64%	52%	45%	65%	62%	50%	62%
DON'T KNOW	6%	2%	3%	—	5%	5%	—	—	7%	9%	4%

TABLE 85

FIRMS ANTICIPATING MAKING CHANGES TO POLICY FOR ASSISTING TRANSFERRED EMPLOYEES IN 1981

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	20	43	15	20	29	7	28	11	17	61	605
NO ANSWER	—	—	—	—	—	—	—	—	—	1	1
TOTAL ANSWERING	20	43	15	20	29	7	28	11	17	60	604
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
FIRMS ANTICIPATING CHANGES											
DO ANTICIPATE MAKING CHANGES	45%	40%	47%	40%	31%	14%	14%	18%	35%	33%	34%
DO NOT ANTICIPATE MAKING CHANGES	45%	58%	53%	60%	62%	86%	82%	82%	65%	62%	62%
DON'T KNOW	10%	2%	—	—	7%	—	4%	—	—	5%	4%

TABLE 85

FIRMS ANTICIPATING MAKING CHANGES TO POLICY FOR ASSISTING TRANSFERRED EMPLOYEES IN 1981

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	273	108	76	89	35	16	605
NO ANSWER	1	—	—	—	—	—	1
TOTAL ANSWERING	272 100%	108 100%	76 100%	89 100%	35 100%	16 100%	604 100%
FIRMS ANTICIPATING CHANGES							
DO ANTICIPATE MAKING CHANGES	31%	32%	39%	39%	37%	44%	34%
DO NOT ANTICIPATE MAKING CHANGES	66%	65%	53%	55%	63%	50%	62%
DON'T KNOW	4%	3%	8%	6%	—	6%	4%

TABLE 86
ANTICIPATED CHANGES TO POLICY

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL ANTICIPATING CHANGES	13	12	10	—	28	26	6	6	9	13	206
NO ANSWER; DON'T KNOW	2	—	—	—	1	2	—	—	1	—	8
TOTAL ANSWERING	11 85%	12 100%	10 100%	— —	27 96%	24 92%	6 100%	6 100%	8 89%	13 100%	198 96%
ANTICIPATED CHANGES											
DEVELOPING OR LIBERALIZING IN-HOUSE PURCHASE PROGRAM	—	—	—	—	—	4%	—	—	—	—	2%
DEVELOPING OR LIBERALIZING GUARANTEE AGAINST LOSS PROGRAM	—	—	10%	—	—	—	—	—	—	8%	1%
CONSIDERING A RELOCATION SERVICES FIRM	18%	25%	—	—	7%	8%	—	17%	—	—	10%
DEVELOPING OR INCREASING OTHER HOME SALE REIMBURSEMENTS	9%	—	10%	—	4%	8%	—	17%	—	—	5%
DEVELOPING OR INCREASING DUPLICATE HOUSE CARRYING EXPENSES	—	—	—	—	—	8%	33%	—	—	—	2%
DEVELOPING OR INCREASING EQUITY LOANS	9%	—	—	—	7%	4%	—	—	—	—	3%
DEVELOPING OR INCREASING MORTGAGE RATE DIFFERENTIAL ALLOWANCE	9%	33%	20%	—	41%	29%	33%	50%	63%	31%	36%
DEVELOPING OR INCREASING COST OF LIVING ALLOWANCE	—	8%	—	—	—	4%	—	—	13%	8%	4%
DEVELOPING OR INCREASING CLOSING COSTS ON NEW HOME	9%	25%	—	—	—	13%	—	—	—	8%	6%
DEVELOPING OR INCREASING TEMPORARY LIVING ALLOWANCES	—	—	—	—	—	4%	17%	—	—	—	2%
DEVELOPING OR INCREASING ALLOWANCES FOR HOUSE HUNTING TRIPS	—	—	—	—	—	—	—	—	—	—	—
DEVELOPING OR INCREASING ALLOWANCES FOR HOUSEHOLD GOODS	—	—	—	—	7%	4%	—	—	—	—	3%

TABLE 86

ANTICIPATED CHANGES TO POLICY

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
DEVELOPING OR INCREASING MISCELLANEOUS EXPENSE ALLOWANCES	—	8%	10%	--	7%	21%	—	—	—	—	9%
DEVELOPING OR LIBERALIZING REIMBURSEMENTS FOR TAX LIABILITY	—	8%	—	—	11%	8%	—	17%	—	8%	6%
DEVELOPING OR LIBERALIZING MORTGAGE ASSISTANCE PROGRAM	9%	—	—	—	4%	8%	33%	—	—	—	3%
DEVELOPING OR LIBERALIZING PROPERTY MANAGEMENT PROGRAM	9%	—	—	—	—	13%	—	—	13%	—	3%
CONSIDERING MORE LIBERAL REIMBURSEMENTS (UNSPECIFIED)	—	—	10%	—	4%	—	17%	—	13%	8%	5%
CONSIDERING COVERING MORE EMPLOYEES OR NEW HIRES	9%	8%	10%	—	4%	4%	—	—	13%	15%	6%
DECREASING OUR ASSISTANCE	9%	—	—	—	—	—	—	—	—	—	1%
ALL OTHER CHANGES	—	8%	20%	—	4%	4%	17%	17%	—	—	8%
UNDER DISCUSSION NOW; POLICY CHANGES NOT FINALIZED	18%	8%	20%	—	7%	8%	—	—	—	8%	7%
DON'T KNOW YET	9%	—	10%	—	15%	—	—	17%	—	31%	10%

TABLE 86
ANTICIPATED CHANGES TO POLICY

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL ANTICIPATING CHANGES	9	17	7	8	9	1	4	2	6	20	206
NO ANSWER; DON'T KNOW	—	—	1	—	—	—	—	—	—	1	8
TOTAL ANSWERING	9 100%	17 100%	6 86%	8 100%	9 100%	1 100%	4 100%	2 100%	6 100%	19 95%	198 96%
ANTICIPATED CHANGES											
DEVELOPING OR LIBERALIZING IN-HOUSE PURCHASE PROGRAM	22%	—	—	—	—	—	—	—	—	—	2%
DEVELOPING OR LIBERALIZING GUARANTEE AGAINST LOSS PROGRAM	—	—	—	—	—	—	—	—	—	—	1%
CONSIDERING A RELOCATION SERVICES FIRM	—	18%	—	25%	11%	—	—	—	17%	16%	10%
DEVELOPING OR INCREASING OTHER HOME SALE REIMBURSEMENTS	11%	—	—	—	11%	—	—	—	—	5%	5%
DEVELOPING OR INCREASING DUPLICATE HOUSE CARRYING EXPENSES	—	—	—	—	—	—	—	—	—	—	2%
DEVELOPING OR INCREASING EQUITY LOANS	—	—	—	—	—	—	—	—	—	11%	3%
DEVELOPING OR INCREASING MORTGAGE RATE DIFFERENTIAL ALLOWANCE	22%	41%	50%	25%	44%	—	75%	—	50%	47%	36%
DEVELOPING OR INCREASING COST OF LIVING ALLOWANCE	—	—	33%	—	—	—	—	—	33%	—	4%
DEVELOPING OR INCREASING CLOSING COSTS ON NEW HOME	—	12%	—	—	—	100%	—	—	—	5%	6%
DEVELOPING OR INCREASING TEMPORARY LIVING ALLOWANCES	—	—	—	—	—	—	—	—	—	5%	2%
DEVELOPING OR INCREASING ALLOWANCES FOR HOUSE HUNTING TRIPS	—	—	—	—	—	—	—	—	—	—	—
DEVELOPING OR INCREASING ALLOWANCES FOR HOUSEHOLD GOODS	—	—	—	—	—	—	—	—	—	16%	3%

TABLE 86

ANTICIPATED CHANGES TO POLICY

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
DEVELOPING OR INCREASING MISCELLANEOUS EXPENSE ALLOWANCES	—	12%	33%	—	33%	—	25%	—	—	5%	9%
DEVELOPING OR LIBERALIZING REIMBURSEMENTS FOR TAX LIABILITY	—	—	17%	—	—	—	—	—	17%	5%	6%
DEVELOPING OR LIBERALIZING MORTGAGE ASSISTANCE PROGRAM	—	—	—	—	—	—	—	—	—	—	3%
DEVELOPING OR LIBERALIZING PROPERTY MANAGEMENT PROGRAM	—	—	—	—	11%	—	—	—	—	—	3%
CONSIDERING MORE LIBERAL REIMBURSEMENTS (UNSPECIFIED)	11%	—	—	13%	—	—	—	—	17%	11%	5%
CONSIDERING COVERING MORE EMPLOYEES OR NEW HIRES	—	12%	—	—	11%	—	—	—	—	5%	6%
DECREASING OUR ASSISTANCE	—	—	—	—	—	—	—	50%	—	—	1%
ALL OTHER CHANGES	—	24%	—	38%	—	—	—	50%	—	—	8%
UNDER DISCUSSION NOW; POLICY CHANGES NOT FINALIZED	—	—	17%	—	—	—	—	—	—	11%	7%
DON'T KNOW YET	33%	6%	—	—	11%	—	25%	—	—	16%	10%

TABLE 86
ANTICIPATED CHANGES TO POLICY

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL ANTICIPATING CHANGES	83	35	30	35	13	7	206
NO ANSWER; DON'T KNOW	2	3	—	1	1	1	8
TOTAL ANSWERING	81 98%	32 91%	30 100%	34 97%	12 92%	6 86%	198 96%
ANTICIPATED CHANGES							
DEVELOPING OR LIBERALIZING IN-HOUSE PURCHASE PROGRAM	2%	—	3%	—	—	—	2%
DEVELOPING OR LIBERALIZING GUARANTEE AGAINST LOSS PROGRAM	—	3%	—	—	—	17%	1%
CONSIDERING A RELOCATION SERVICES FIRM	12%	16%	10%	6%	—	—	10%
DEVELOPING OR INCREASING OTHER HOME SALE REIMBURSEMENTS	5%	6%	—	6%	—	17%	5%
DEVELOPING OR INCREASING DUPLICATE HOUSE CARRYING EXPENSES	1%	3%	—	6%	—	—	2%
DEVELOPING OR INCREASING EQUITY LOANS	5%	—	—	3%	8%	—	3%
DEVELOPING OR INCREASING MORTGAGE RATE DIFFERENTIAL ALLOWANCE	42%	47%	30%	29%	17%	17%	36%
DEVELOPING OR INCREASING COST OF LIVING ALLOWANCE	2%	—	3%	9%	17%	—	4%
DEVELOPING OR INCREASING CLOSING COSTS ON NEW HOME	5%	3%	10%	12%	—	—	6%
DEVELOPING OR INCREASING TEMPORARY LIVING ALLOWANCES	1%	3%	—	3%	—	—	2%
DEVELOPING OR INCREASING ALLOWANCES FOR HOUSE HUNTING TRIPS	—	—	—	—	—	—	—
DEVELOPING OR INCREASING ALLOWANCES FOR HOUSEHOLD GOODS	1%	3%	7%	6%	—	—	3%
DEVELOPING OR INCREASING MISCELLANEOUS EXPENSE ALLOWANCES	5%	13%	10%	18%	—	—	9%

TABLE 86

ANTICIPATED CHANGES TO POLICY

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1980						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
DEVELOPING OR LIBERALIZING REIMBURSEMENTS FOR TAX LIABILITY	9%	3%	7%	3%	—	—	6%
DEVELOPING OR LIBERALIZING MORTGAGE ASSISTANCE PROGRAM	1%	—	7%	3%	8%	17%	3%
DEVELOPING OR LIBERALIZING PROPERTY MANAGEMENT PROGRAM	—	—	7%	9%	8%	—	3%
CONSIDERING MORE LIBERAL REIMBURSEMENTS (UNSPECIFIED)	5%	—	3%	—	17%	17%	5%
CONSIDERING COVERING MORE EMPLOYEES OR NEW HIRES	5%	9%	3%	6%	17%	—	6%
DECREASING OUR ASSISTANCE	2%	—	—	—	—	—	1%
ALL OTHER CHANGES	9%	6%	7%	6%	—	33%	8%
UNDER DISCUSSION NOW; POLICY CHANGES NOT FINALIZED	6%	6%	10%	3%	17%	—	7%
DON'T KNOW YET	9%	13%	17%	9%	8%	—	10%